

Terms & Conditions

These terms and conditions governing Standard Chartered Bank (Pakistan) Limited Credit Cards Reward Program supersede all previous membership reward programs terms and conditions as of August, 2013.

Definitions

The Bank: SCBPL or Standard Chartered Bank (Pakistan) Limited

Business Partners: Participating organizations, which have offered Rewards in this Credit Cards Reward Program

Card: Credit Card issued by SCBPL and eligible for this program

Card Account: Account for SCBPL Credit Card

Card Member: Holder of an SCBPL Credit Card

Program: Credit Cards Reward Program by Standard Chartered Bank (Pakistan) Limited.

Program Account: The Membership Rewards account(s) opened for a Card member by the Bank for the purpose of accruing points.

Basic Card member: Principle card holder of SCBPL Credit Card.

Reward: A program item that reward points can be redeemed for:

General

1. The Bank reserves the right to terminate or amend this program at any time solely on its own discretion. These changes may include but not limited to the imposition of fee for participation in the program, the introduction of expiration dates for accumulated points, or the exclusion of any product displayed in the booklet.
2. The Bank also reserves the right to change the program's terms and conditions at any time with or without prior notice.
3. Request for reward redemption for the Program can only be made by the Basic card member. Basic Card member must initiate a request for reward redemption through the specified channels only
4. All queries or disputes regarding eligibility of points for accrual, or conversion of points will be resolved by the Bank at its sole discretion.
5. The Program Account is not transferable.
6. The Bank shall not be responsible for the closure of business or any outlet of our Business Partners supplying products featured in the Credit Cards Reward Program.

Eligibility

1. Credit Cards Reward Program is available to all conventional VISA Credit Cards issued by SCBPL, except the co-brand cards
2. Point earned by a supplementary card member will be credited to the account of the Basic Card member and may be used only by the basic card member for redemption.
3. Corporate Credit Card members can only redeem points with approval of company authorized signatory.

Points Accruals in the Program

1. For every 40 rupees spend and billed on SCBPL Platinum Credit Card, the bank will credit (1) one reward point to the card member's program account.
2. For every 50 rupees spend and billed on SCBPL Credit Cards other than Platinum Credit Card, the bank will credit (1) one reward point to the card member's program account.
3. Points are automatically transferred.
4. The card member will not earn points in his / her program account for any transaction type other than Retail
5. Only cards that are active at the time of redemption will be eligible to redeem rewards. Card members who have cancelled their card can redeem their points within 30 days of cancellation of the cards.
6. Rewards points accrued in this program have no cash or monetary value.
7. If a member company does not wish any of its corporate card members to participate in the Credit Cards Reward Program, they must inform the bank in writing.

Notice of Accumulated Points

The Bank will notify all active eligible card members regarding their reward point balances, including the breakdown of points earned, redeemed, expired and the closing balance of the statement period on a monthly basis through their credit card statements. The details mentioned in the credit card statements regarding the reward points shall be conclusive and binding upon the card member.

Separate Accounts / Upgrading of Accounts

Card members who maintain multiple cards will accumulate reward points in separate card accounts, however these points may be merged at the time of making redemption request. Point accrued on any supplementary card will, however, automatically be accrued to the basic card member's account. Supplementary card members cannot earn and redeem points independently.

Reward Points Redemption

1. Card member's card accounts must be in good standing (meaning not overdue in collection) and not cancelled or terminated by the bank or by the card member at the time of redemption request
2. Reward Points accrued in the card member program account can only be redeemed by the Basic cardmember.
3. By redeeming a reward, the card member release the bank, its subsidiaries and affiliates from any and all of the liabilities to the card member, their guests or any transferees of the Reward regarding the redemption or use of any reward or other participation in the program.
4. The bank shall not responsible for lost and stolen reward and certificates / vouchers.
5. Redeemed rewards are not exchangeable for other rewards, refundable, replaceable, or transferable for cash or credit under any circumstances.
6. Redemption items and certificates will only be mailed to the Basic card member on their preferred address.
7. Bank reserves the right to cancel, change or substitute the rewards or any of the features of this Program at any time with or without notice.
8. The Bank shall not in any event be responsible and excludes all liabilities in respect of any merchandise or services provided under the Credit Cards Reward Program by the Business Partner, included but not limited to quality, availability or fitness of the merchandise supplied or services provided by the Business Partner.
9. Availability of colours of various products offered in the program is subject to the supplier's discretion and product availability at that time. Neither the Bank nor the supplier is responsible for a shortage of the particular products, specific colour or a design.
10. Products displayed in the booklet may differ from the product delivered. The pictures displayed in the Rewards catalogue are to give the card member a basic idea about the type of product and may not be the exact item to be delivered. Variations in photography and availability of products need to be accounted for.
11. All products related queries shall be directed to the Business Partner directly by the card member.
12. All warranties of the items features in the Credit Cards Reward Program would be as per the warranty policy of that Business Partner.
13. The Bank maintains no return policy of the redeemed rewards under this program.
14. In case the item is out of stock after the redemption request is placed, the Bank will advise the Card member of that fact and sole entitlement of that card member shall be to claim an alternative reward item for a similar number of points. If a certain model is unavailable the Bank will, however, try and arrange for another model carrying a similar point value, if possible. This will be exercised at the bank's discretion.
15. Any additional meals, taxes, transportation or accommodation arrangements made in connection with any reward will be the sole responsibility of the card member.
16. Any installation charges or expenses made in connection with any reward will be the sole responsibility of the card member and the Bank bears no responsibility of any such costs.
17. The Bank assumes no responsibility for any loss or damage resulting from accident or otherwise to any person or thing in association with the reward redeemed.
18. Reward items will be delivered within 20-25 working days, but it may sometimes be delayed due to reasons beyond the Bank's control.
19. Certain Rewards may take a longer time for delivery to the card member due to availability issues at certain Business Partners. The Bank will try to ensure deliveries within the stipulated time period. However, the Bank bears no responsibility for delays due to availability issues or law and order situation. The card members will have the right to request cancellation of that reward redemption request. In such cases, the reward points will be added back to card member's program account, except in the case of issuance of certificates / voucher.

Reward Certificates / Vouchers

1. The Bank and the Business partners are not responsible for replacing lost, expired, stolen or mutilated certificates. Duplicate voucher will not be provided. Points for lost, expired, stolen or mutilated vouchers / certificates will not be added back to the card members' account.
2. Reward certificates will be valid only when the basic card member has signed it on the indicated space at the time of redemption.
3. The original membership rewards certificate or voucher has to be surrendered to the Business Partner when making redemption. A copy of the CNIC of the person utilizing the certificate also needs to be provided to the Business Partner at the time of redemption.
4. Rewards Certificates have no cash value and are non-redeemable for cash equivalent.
5. This offer cannot be combined with any other discounts or promotional offers.
6. The Bank shall bear no responsibility for resolving any dispute concerning goods or services received as a reward under this program.
7. Certain terms and conditions pertaining to a specific reward will be indicated on the redemption certificate and shall be read in conjunction with these terms and conditions.
8. The Reward Certificate will be valid for redemption for three months from the date of issuance or the close of the program date, whichever date is earlier.
9. In the event that the Reward takes the form of a cash voucher, should the card member purchase goods in excess of the value noted on the redemption certificate, the card member must settle the difference to the Business Partner directly. Purchases that are less than the value mentioned on the voucher will not be settled with cash and no transactions based on cash being returned will be permitted.
10. Issuance of a dining certificate does not constitute a reservation. The reward certificate holder is responsible for making all reservations and notifying the Business Partner of the reward(s) they are going to redeem.
11. If a card member is based in a city where the outlet of that Business Partner is not present, than the card member is responsible for collecting the reward on its own. The Bank is in no way responsible for delivery or collection of the same.
12. In the event that an outlet closes down owing to its going out of business or any other reason, the Bank bears no responsibility for the same. The original voucher can be returned and points can be added back to the same account.