



Million Reasons to be Happier Promotion Terms and Conditions (“Promotion Terms and Conditions”)

Eligibility

- The Million Reasons to be Happier 2023 Promotion (“**Promotion**”) is available from 16 October 2023 to 15 January 2024 (both dates inclusive) (“**Promotion Period**”). The Promotion is open to all principal cardholders of credit cards issued by Standard Chartered Bank (Singapore) Limited (each a “**Card**”, collectively “**Cards**”). For the purposes of the Promotion, each principal cardholder of a Card shall be referred to as an “**Eligible Cardholder**”, and collectively such cardholders shall be referred to as the “**Eligible Cardholders**”. By participating in the Promotion, Eligible Cardholders agree to be bound by the Promotion Terms and Conditions.
- The Promotion comprises the following:
 - Million Dollar Cashback Promotion (“**Million Dollar Cashback Promotion**”);
 - TANGS Shopping Spree Promotion (“**TANGS Shopping Spree Promotion**”); and
- Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with the Standard Chartered The Good Life® Programme.
- For an Eligible Cardholder to be eligible for the Promotion, his/her Card account must be valid (i.e. must not be suspended, cancelled and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by Standard Chartered Bank (Singapore) Limited (“**Bank**” or “**we**”) in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) from 16 October 2023 to 30 April 2024 (both dates inclusive).

Participation

- To participate in the Promotion, an Eligible Cardholder must be a registered and valid user of the Standard Chartered Mobile Banking App (“**SC Mobile App**”) and have enabled the option to receive Push Notification (as defined below) on his/her mobile phone and SC Mobile App (in particular Banking and Marketing alerts).
- To successfully register for the Promotion, an Eligible Cardholder must register for the Promotion during the Promotion Period, by clicking on the ‘**Register Now**’ button found in a Push Notification summarising the details of the Promotion (“**Promotion Invitation**”). For the avoidance of doubt, the Promotion Invitation will only be broadcasted from 16 October 2023 onwards, and the frequency of such broadcast will be at the Bank’s determination.
- Upon clicking on the ‘Register Now’ button in the Promotion Invitation, all of the Eligible Cardholder’s validly existing Card(s) (i.e. not suspended, cancelled and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) will be registered for the Promotion (such successfully registered card(s) hereinafter referred to as a “**Registered Card**” and the cardholder of such Registered Card, a “**Registered Cardholder**”) immediately.
- Eligible Cardholder is required to register only once to participate in the current qualifying period (“**Qualifying Period**”) and he/she will also automatically be entered in all subsequent qualifying periods.

Qualifying Period	Register By
16 th Oct’23 – 15 th Nov’23	15 th Nov’23
16 th Nov’23 – 15 th Dec’23	15 th Dec’23
16 th Dec’23 – 15 th Jan’24	15 th Jan’24

- If the Eligible Cardholder misses the initial Push Notification, he/she may access the Promotion Invitation through the following alternatives within SC Mobile App:

- a. notification inbox, or;
 - b. 'Home' tab, provided that there have been Card transactions incurred on the Card(s) in the last 14 days.
10. The Bank will not accept any registration for the Promotion that is before and/or after the Promotion Period. All such registrations will be considered by the Bank to be invalid and/or void, and the Bank's determination shall be final and conclusive.
 11. The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure in the transmission, or any failure to successfully register resulting from the same. Eligible Cardholders shall be solely responsible for all fees and charges imposed by their service providers in relation to the registration for the Promotion.
 12. By registering for and participating in the Promotion, the Registered Cardholder consents to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number and email address to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by the Registered Cardholder. Such consent will also prevail even if the Registered Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

Promotion Mechanics

I. Million Dollar Cashback Promotion

13. To qualify for the cashback ("**Million Dollar Cashback**") under the Million Dollar Cashback Promotion, the Registered Cardholder must, during the Promotion Period, meet at least one of the three (3) Tiers of spend amount(s) in Qualifying Transactions ("**Spend Amounts**") as set out in the table below, aggregated across his/her Registered Card(s). The Cashback Amount to be awarded corresponds with the relevant Tier of Spend Amounts:

Spend Amount per Qualifying Period	Cashback Amount per Qualifying Period	Number of Qualifiers per Qualifying Period
S\$2,000- <S\$5,000	S\$20 Cashback	1 st 2,000 Registered Cardholders
S\$5,000- S\$12,000	S\$50 Cashback	1 st 2,000 Registered Cardholders
>S\$12,000	S\$100 Cashback	1 st 2,000 Registered Cardholders

14. For purposes of the Million Dollar Cashback Promotion, Spend Amounts are retail transactions that:
 - a. have a transaction date falling within the Promotion Period;
 - b. have been successfully posted to the Registered Card account by the end of each Spends Period; and
 - c. are not excluded transactions (as set out at Clause 34 below).
15. A Push Notification will be sent to notify Registered Cardholders of their spends progress for the Promotion every week during the Promotion Period ("**Spends Tracker Push Notification**"). For the avoidance of doubt, the spends information found in a Spends Tracker Push Notification is estimated based on authorised posted transactions and the final Spend Amount may change if there are reversals or refunds made on the Registered Card. The Bank shall not be responsible for notifying a Registered Cardholder if the final Spend Amount is different than as communicated in a Spends Tracker Push Notification.
16. Subject to Clause 17 below, if a Registered Cardholder satisfies the conditions in Clause 13 and 14 above, and is within the allocated number of qualifiers for either Tier (as determined by the transaction date and time of the Qualifying Transaction), then he/she will be entitled to receive the corresponding Million Dollar Cashback Amount.
17. For the avoidance of doubt, the use of the term 'Million Dollar' represents the cumulative amount of cashback that the Bank is giving out. A Registered Cardholder may only receive one (1) of the three (3) tiers of Million Dollar Cashback Amounts during each of the Qualifying Period. The maximum amount of Million Dollar Cashback that can be awarded to each Registered Cardholder pursuant to the Million Dollar Cashback Promotion is capped at S\$300 (\$100 cashback times 3 Spends Period).
18. Registered Cardholders who are entitled to receive any of the Cashbacks will be notified by the Bank via any of its communication channels within 30 working days after each of the Spends Period. The Million Dollar Cashback will be credited within 30 working days after each of the Spends Period, and it will be credited to the Registered Cardholder's Registered Card account with the highest cumulative spend in Qualifying Transactions during the

Promotion Period, or such Registered Card account of the Registered Cardholder as the Bank may decide in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason).

II. TANGS Shopping Spree Promotion

19. To qualify for the TANGS Shopping Spree Promotion, Eligible Cardholder must have registered for the Promotion as set out in Clauses 5-12 above.

20. Registered Cardholder would be awarded tokens based on the below:

How you can earn the tokens	Tokens earned
SC Visa Credit Card spends* of S\$50	1 token
SC MasterCard Credit Card spends* of S\$50	2 tokens
New SC Credit Card or SC EasyBill	10 tokens
New SC EasyPay	20 tokens

21. For purposes of the TANGS Shopping Spree Promotion, Spend Amounts are retail transactions that:

- have a transaction date falling within the Promotion Period;
- have been successfully posted to the Registered Card account by the end of each Spends Period; and
- are not excluded transactions (as set out at Clause 33 below).

22. The Spend Amounts for Visa and Mastercard are in cumulative blocks of S\$50 and can be made up of multiple transactions. For example, if a Registered Cardholder spends S\$105 on Visa in 6 separate transactions, he/she will earn 2 tokens, while if a customer spends \$105 on Mastercard in 4 separate transactions, he/she will earn 4 tokens.

23. For avoidance of doubt, Registered Cardholders will earn 10 tokens for every new card approved, regardless of whether the Registered Cardholders hold any Credit cards currently or within the last 12 months.

24. Tokens are accumulated for each Qualifying Period (as set out at Clause 8 above) and for every Qualifying Period, the top 20 customers with the highest number of tokens will each enjoy a S\$2,000 shopping spree at TANGS ("**TANGS Shopping Spree Winners**"). In the case where there are 2 or more customers with the same number of tokens, the Registered Cardholder who has reached the highest number of tokens first would qualify.

25. TANGS Shopping Spree Winners are entitled to receive S\$2,000 worth of TANGS SCB vouchers each ("**TANGS Shopping Spree**").

26. The TANGS Shopping Spree Winners will be notified via any of the communications channels by the Bank within 30 working days after each of the Qualifying Period. The notification will include information on the redemption process for the TANGS Shopping Spree. By redeeming the TANGS Shopping Spree, the TANGS Shopping Spree Winners agree to be bound by this Promotion Terms and Conditions and the TANGS Shopping Spree Redemption Terms and Conditions.

27. For avoidance of doubt, the tokens earned from this TANGS Shopping Spree Promotion is solely for the purpose of calculation and award of the TANGS Shopping Spree. Tokens earned from this TANGS Shopping Spree Promotion are strictly non-transferable and non-exchangeable for cash or credit or otherwise.

General

28. The Million Dollar Cashback and TANGS Shopping Spree ("**Promotion Gift**") awarded under the Promotion is strictly non-transferable and non-exchangeable for cash or credit or otherwise.

29. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Promotion Gift.

30. The Bank reserves the right to replace or substitute the Promotion Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

31. Eligible Cardholders who dismiss the Promotion Invitation(s), regardless of whether such dismissal is accidental or not, acknowledge that they do so at their own risk. The Bank bears no responsibility for such dismissal and holds no obligation to reinstate or re-issue the Promotion Invitation(s) to them.

32. In the event that the Registered Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Promotion Gift given to him/her under this Promotion. At the time of crediting of the Promotion Gift, the relevant Registered Card account must be valid (i.e. must not be suspended, cancelled and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)), failing which, the Promotion Gift will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Promotion Gift (or such equivalent value) given to him/her.
33. The following transactions charged to a Registered Card will **not** be considered a Qualifying Transactions, Foreign Currency Eligible Transactions, and/or Monthly Draw Qualifying Transactions (for the purposes of the Promotion) ("**Excluded Transactions**", each an "**Excluded Transaction**"):
- a) Insurance premiums, including premiums for investment-linked policies or any transactions pertaining to Merchant Category Codes 6300 (Insurance Sales, Underwriting, and Premiums), 5960 (Direct Marketing – Insurance Services);
 - b) Any transactions or bill payments to telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, Singapore Power, Senoko Energy, Keppel Electric, PacificLight Energy, Tuas Power and Sembcorp Power, or any transactions pertaining to Merchant Category Codes 4900 (Utilities – Electric, Gas, Water, Sanitary);
 - c) Any payment via AXS network;
 - d) Any payment via SAM network;
 - e) Payments to government agencies which include but are not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower, or any transactions pertaining to Merchant Category Codes 9399 (Government Services; Not Elsewhere Classified);
 - f) Income tax payments;
 - g) Any bill payment made using the SC EasyBill bill payment programme;
 - h) Any top-ups or payment of funds to any prepaid cards (with the exception of EZ-Reload), prepaid accounts, digital wallets including but not limited to Grab, Singtel Dash, WorldRemit Singapore, YouTrip or any other accounts as the Bank may specify from time to time
 - i) Any top-ups or payment of funds which are classified under Merchant Category Codes 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment) and/or 6540 (or Non-Financial Institutions – Stored Value Card Purchase/Load);
 - j) EZ-Link cards transactions;
 - k) TransitLink transactions;
 - l) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers), 7995 (Gambling/Lotto) and 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Travelers Cheques, and Debt Repayment);
 - m) Balance transfers (or funds transfers), instalment loans and cash advances (including AnytimeCash), purchases via NETS and ongoing instalment payments (including EasyPay);
 - n) Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to any of the Bank issued credit cards of the Registered Cardholder;
 - o) Any amount charged to the any of the Bank issued credit cards of the Registered Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and
 - p) Balance owing on the Registered Cardholder's credit card accounts from other months.
34. For retail transactions charged to a Registered Card which are successfully converted into monthly instalments, we will use the initial total amount charged, subject to clause 14 and/or 21, and not the subsequent monthly instalment amount (converted monthly instalment amount) to determine if a Registered Cardholder has met the Spend Amounts, provided such transaction is not an Excluded Transaction.
35. For all non-Singapore dollar retail transactions charged to the Registered Card, the transaction amount(s) posted in the Registered Cardholder's credit card statement (inclusive of the exchange rate conversion and commission, if any) will be used by the Bank to determine if the Registered Cardholder has made the eligible Spend Amounts, provided such transaction is not an Excluded Transaction.
36. All eligible retail transactions must be charged and posted to the Registered Card by the end of each Qualifying Period. We are not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

37. Eligible retail transactions charged to and posted to the card accounts of all supplementary cards linked to a Registered Card will be treated as an eligible retail transactions made by the principal Registered Cardholder on the relevant principal Registered Card for the purposes of the Promotion.
38. The Bank may vary, modify, add, delete or otherwise revise any of the Promotion Terms and Conditions or modify, terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
39. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the Registered Cardholder's eligibility and the allocation for the Promotion Gift. The Bank's determination of all matters relating to the Promotion shall be final and conclusive and no correspondence will be entertained.
40. Without prejudice to Clause 39 in the event the Bank has determined (in the Bank's sole and absolute discretion) that a Registered Cardholder is not eligible to receive the Promotion Gift or to participate in the Promotion or has irregularly or wrongly redeemed the Promotion Gift, or where the Bank has knowledge of subsequent events which would mean that the Registered Cardholder would not have been entitled to redeem the Promotion Gift (including but not limited to where the charges used to meet the relevant minimum spend(s) were reversed or refunded), the Bank reserves the right to claw back the Promotion Gift or to deduct its value (or such other amount as it deems fit) from the Registered Cardholder's account(s) with the Bank.
41. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, will be indemnified from and against, and/or you hereby agree to release and hold the Bank and members of the Bank's group harmless for, any expenses, costs of any kind (including legal costs), liability, loss (whether foreseeable or not), claim or damage, directly or indirectly, suffered, incurred (whether in common law or equity), arising from or in connection with your acceptance, possession, use, misuse and/or enjoyment of the Promotion Gift and/or this Promotion.
42. The Promotion Terms and Conditions are to be read together with our Customer Terms, Credit Card Terms, EasyPay on Transaction Programme Terms and Conditions, SC EasyBill Programme Terms and Conditions, individual merchant and general terms for The Good Life® Programme and any other product terms that may be applicable in conjunction with the Promotion (collectively "**Other Terms**"). In the event of any inconsistency between the Promotion Terms and Conditions and the Other Terms, the Promotion Terms & Conditions will prevail only to the extent of such inconsistency.
43. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
44. A person who is not a party to the Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.
45. The Promotion Terms and Conditions and any dispute or claim arising out of or in connection with the Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
46. All information is correct at the time of publication.

Updated as of 28 September 2023