



Million Reasons to be Happier Redemption Terms and Conditions

1. Pursuant to the Standard Chartered Million Reasons to be Happier Promotion (the “Promotion”), you are eligible to receive S\$2,000 worth of TANGS SCB vouchers (“**TANGS Shopping Spree**”). You would have received a notification, by any of the communications channels by the Bank, which will state the redemption details of the TANGS Shopping Spree and contain a link to these Promotion Terms and Conditions (the “Redemption Notification”). By redeeming the TANGS Shopping Spree, you agree to be bound by the terms and conditions stated herein.
2. The TANGS Shopping Spree must be redeemed during the redemption period stated in the Redemption Notification (“Redemption Period”). The redemption will be done at Tang Plaza Customer Service, Level 4, which will be shared in the Redemption Notification received (“Redemption Branch”). Standard Chartered Bank (Singapore) Limited (“Standard Chartered” or the “Bank”) will not extend the Redemption Period should you fail to redeem the TANGS Shopping Spree during the Redemption Period for any reasons whatsoever.
3. The TANGS Shopping Spree must be redeemed through one of the following methods:
 - a. personally by you presenting your NRIC and the Redemption Notification at the Redemption Branch.
 - b. appointment of a representative to redeem the TANGS Shopping Spree on your behalf, in the manner as set out in Clause 8 below; and
4. A deleted Redemption Notification will not be replaced. In addition:
 - a. in the case of redemption of the TANGS Shopping Spree at the Redemption Branch using the method stated at Clause 3(a) above, the original Redemption Notification issued by the Bank must be presented at the Redemption Branch; and
 - b. in the case of redemption of the TANGS Shopping Spree at the Redemption Branch using the methods stated at Clauses 3(a) and 3(b) above, a Redemption Notification that has been altered or tampered with or is unreadable will not be accepted for redemption.
5. The Redemption Notification is valid for a one-time redemption only. To successfully redeem the TANGS Shopping Spree, the Registered Cardholder must present the Redemption Notification to the branch staff. Only upon verification, will the TANGS Shopping Spree be passed to the Eligible Cardholder.
6. Any attempt to use the same Redemption Notification for more than one redemption shall not be permitted. In the event that the TANGS Shopping Spree is redeemed more than once by you or your Representative (if applicable) using the same Redemption Notification, the Bank reserves the right to claw back the full value of the TANGS Shopping Spree that was redeemed in excess. The Bank’s determination in this regard shall be final and conclusive.
7. The TANGS Shopping Spree is not refundable, not exchangeable for cash or any other item(s) and is non-transferable and non-assignable.

8. Should you be unable to collect the TANGS Shopping Spree personally, you may appoint a person to collect the TANGS Shopping Spree on your behalf by sending the original Redemption Notification to him/her and signing the [authorisation letter](#) (such a person shall be known as your “Representative”). In order to redeem the TANGS Shopping Spree, the Representative will need to, during the Redemption Period, present his/her NRIC/passport, the Redemption Notification that you have sent to him/her and the original copy of the aforementioned authorisation letter duly signed by you to the Redemption Branch, at the location and during the redemption hours which are stated at Clause 3(a) above. For the avoidance of doubt, the Representative will not be allowed to redeem the TANGS Shopping Spree if he/she merely produces a photo, scanned copy, or photocopied version of the signed authorisation letter.
9. By redeeming the TANGS Shopping Spree (whether by presenting the Redemption Notification at the Redemption Branch, or by enabling your authorised representative to collect the TANGS Shopping Spree on your behalf, you consent to the collection, use and/or disclosure of your personal data (including the last four digits of your NRIC/passport number) by the Bank and/or relevant third parties (including but not limited to the merchants supplying the TANGS Shopping Spree necessary for the purposes of administering the redemption of the TANGS Shopping Spree. Your personal data will be processed in line with the Bank’s privacy statement available at <https://www.sc.com/sg/privacy/>.
10. The Bank reserves the right to vary, modify, revise, add or delete any of these Standard Chartered Promotion Terms and Conditions at the Bank’s sole and absolute discretion, without prior notice or reason. You agree and consent to be bound by any such variation, modification, revision, addition or deletion.
11. The TANGS Shopping Spree is provided by third party merchant(s) who are not participants or sponsors of the Promotion. The Bank is not an agent of the merchant supplying the TANGS Shopping Spree and makes no representation or warranty as to the TANGS Shopping Spree and the goods and services provided by the merchant, including but not limited to the quality, merchantability, fitness of purpose, condition or performance of the same. The TANGS Shopping Spree is subject to the terms and conditions of the merchant(s). Any dispute about the condition, merchantability, fitness of purpose, quality or performance of the TANGS Shopping Spree or the goods and services provided by a merchant or a service provider must be resolved directly with the merchant and the service provider respectively. The Bank is not obliged to assist or act on your behalf in communicating with the merchant(s) and the service provider(s). The Bank assumes no liability or responsibility for the acts or omissions of the merchant(s), the service provider(s), your Representative, or any non-performance or defects in the TANGS Shopping Spree. 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, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of your acceptance, possession, use or misuse of TANGS Shopping Spree , or whether by reason of your appointment of an authorised representative (as referred to in Clause 8 above) to collect the TANGS Shopping Spree on your behalf.
12. Standard Chartered reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the redemption of the TANGS Shopping Spree. Standard Chartered’s determination of all matters relating to the redemption of the TANGS Shopping Spree shall be final and conclusive and no correspondence will be entertained.
13. These Promotion Terms and Conditions are to be read in conjunction with the Standard Chartered Million Reasons to be Happier Promotion Terms and Conditions, Customer Terms, Credit Card Terms and any other specific Product Terms that may be relevant in connection with the Promotion (collectively, “Other Terms”). In the event of any inconsistency between these Million Reasons to be

Happier Redemption Terms and Conditions and the Other Terms, these Million Reasons to be Happier Redemption Terms and Conditions will prevail only to the extent of such inconsistency.

14. A person who is not a party to these Million Reasons to be Happier Redemption Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Million Reasons to be Happier Redemption Terms and Conditions.
15. These Million Reasons to be Happier Redemption Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Redemption 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.
16. All information is accurate at time of publication.