



SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022)

1. This SC EasyBill Cashback Promotion (January – March 2022) (the “**Promotion**”) is available from 15 January – 31 March 2022 (both dates inclusive) (the “**Promotion Period**”) to all individual persons who are cardholders of credit cards issued by Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”) (each such card to be referred to as a “**Card**”), who receive Push Notification, SMS or an electronic direct mailer (“**eDM**”) from the Bank about this Promotion and which contains the URL to these SC EasyBill Tier Up Cashback Promotion Terms and Conditions (each a “**Communication**”) and each such a cardholder shall be referred to as the “**Selected Cardholder**”). For the avoidance of doubt, the Communication is not transferable. By participating in the Promotion, Selected Cardholders agree to be bound by these SC EasyBill Tier Up Cashback Promotion Terms and Conditions. These SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022) are to be read in conjunction with the SC EasyBill Payment Programme Terms and Conditions(<https://www.sc.com/sg/terms-andconditions/easybill/>).

Eligibility

2. To qualify for this Promotion and receive the Cashback (as defined in Clause 5 below):

- a. the Selected Cardholder must be a principal or supplementary cardholder of a Card;
- b. the Selected Cardholder must apply for the SC EasyBill Payment Programme with the Bank during the Promotion Period via the URL provided in the Communication (“**Application**”);
- c. the Bank must receive the Selected Cardholder’s Application by 31 March 2022;
- d. the SC EasyBill Amount (as defined in the SC EasyBill Payment Programme Terms and Conditions) must be credited into the SC EasyBill Beneficiary’s (as defined in the SC EasyBill Payment Programme Terms and Conditions) bank account during the Promotion Period; and
- e. all of the Selected Cardholder’s accounts for credit cards issued by the Bank must be validly existing (i.e. must not be suspended, cancelled or terminated for any reason), in good standing, and conducted in a proper and satisfactory manner at all times, including at the time the Cashback is credited to the Selected Cardholder’s Card, as determined by the Bank in its sole and absolute discretion.

3. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank up to seven (7) calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these Applications and/or allow the said Applications for the purposes of this Promotion on a case-by-case basis, subject to these terms.



Promotion Mechanics

4. If a Selected Cardholder satisfies the qualifying criteria set out in Clauses 2a to 2e, read with Clause 3 above, an amount equivalent to:
 - a) 75% of the SC EasyBill Processing Fee (as defined in Clause 10 of the SC EasyBill Payment programme Terms and Conditions) (“**Cashback**”) if a Selected Cardholder successfully applies for at least one SC EasyBill Programme,
 - b) 100% Cashback of the SC EasyBill Processing Fee (as defined in Clause 10 of the SC EasyBill Payment programme Terms and Conditions) if a Selected Cardholder successfully applies for at least two SC EasyBill Programmewill be credited to his/her Card for successful Applications received the Bank by 31 March 2022. Cardholders will have the cashback credited by 31 May 2022.
5. The maximum amount of cashback that can be received by a Selected Cardholder pursuant to the Promotion is capped at S\$100.
6. A one-time non-refundable processing fee on the SC EasyBill amount (As defined in Clause 10 in the SC EasyBill Payment Programme Terms and Conditions) will be charged to the Card upon the processing of the Application.
7. The Bank reserves the right to decline the Application without any reason whatsoever.
8. By participating in the Promotion, the Selected 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 to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by the Selected Cardholder.

General

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, privileges or promotions.
10. The Cashback is not transferable or exchangeable for cash or any other items.
11. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Cashback.
12. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
13. 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 the acceptance, possession, use or misuse of the Cashback.

14. The Bank is 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 and any telecommunication provider.
15. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or terminate, withdraw, extend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason.
16. In the event the Bank has determined that the Selected Cardholder is not eligible to receive the Cashback or to participate in this Promotion, or where the Bank has knowledge of subsequent events which would mean that the Selected Cardholder would not have been entitled to receive the Cashback, the Bank reserves the right to claw back the Cashback or to deduct its value (or such other amount as it deems fit) from the Selected Cardholder's credit card account with the Bank to which the Cashback has been credited.
17. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
18. These SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022) are to be read in conjunction with the Bank's Customer Terms, the Credit Card Terms, the SC EasyBill Payment Programme Terms and Conditions and any other relevant Product Terms (the "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
19. In the event of any inconsistency between these SC EasyBill Cashback Promotion Terms and Conditions (November – December 2021) and any brochures, marketing or promotional materials relating to the Promotion, these SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022) shall, to the extent of such inconsistency, prevail.
20. A person who is not a party to these SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022) has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022).
21. These SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022) and any dispute or claim arising out of or in connection with these SC EasyBill Cashback Promotion Terms and Conditions (January – March 2022), shall be governed by and are to be construed in accordance with, the laws of



the Republic of Singapore and Selected Cardholders agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

22. All information is correct at the time of publication.