

SC EasyRewards Programme Terms and Conditions

1. The SC EasyRewards Programme allows eligible principal cardholders holding a valid Standard Chartered VISA or Mastercard credit card (excluding Unlimited Cashback Credit Card, Spree Credit Card, Cashback Visa Gold, Cashback Mastercard Gold, the MANHATTAN Cards (S\$500 Card/Gold/ Platinum/World Mastercard, and co-brand card) issued by Standard Chartered Bank (Singapore) Limited (collectively, "**Standard Chartered Cardholders**") to use their 360° Rewards Points to offset Travel Purchase Qualifying Transactions (as defined below) or to use their 360° Rewards Points to redeem for participating hotel partner's loyalty points ("**Hotel Partner Points**") or participating airline partner's miles ("**Airline Partner Miles**") (as defined below).
2. The Terms are provided as part of the *electronic banking services* of Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**"), and accordingly:
 - a. these Terms are in addition to and shall be read with the Customer Terms, our Credit Card Terms, our privacy notice published in our website and any other documents forming part of our banking agreement (and any reference to the Customer Terms shall include reference to these Terms);
 - b. the meaning of key words printed *like this* is explained in the Customer Terms or our Credit Card Terms unless otherwise defined in these Terms. The Customer Terms may be accessed at: <https://av.sc.com/sg/content/docs/scb-customer-terms.pdf>; and
 - c. in the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms or our Credit Card Terms to the extent of such conflict or inconsistency.
3. Under the existing Standard Chartered 360° Rewards Programme, only principal cardholders of credit cards whose *credit card accounts* are valid, subsisting, and in good standing will be eligible to earn and redeem *360° Rewards Points* (also referred to as "**Points**" throughout these Terms).
4. For the purposes of SC EasyRewards, you acknowledge and agree that the following features will be available to you on *mobile app* and *online banking*.
 - a. The first way is by using your Points to offset Travel Purchase Qualifying Transactions in either of the two methods (Pre-Transaction Activation or Post-Transaction SMS Trigger) below. You must hold a valid Standard Chartered Visa infinite X Credit Card issued by Standard Chartered Bank (Singapore) Limited (the "X Card") as a principal cardholder ("X Cardholder") to be eligible for this feature. X Cardholders can redeem their Points for Travel Credits. Travel Credits are cash amounts credited into the principal cardholder's X Card account and Travel Credits can only be used to offset Travel Purchase Qualifying Transactions. For every 250 Points redeemed by X Cardholders, S\$1 (or its equivalent in foreign currency) worth of Travel Credits will be credited into the X Cardholder's X Card account for the purposes of offsetting Travel Purchase Qualifying Transactions. For the purposes of these Terms, "Travel Purchase Qualifying Transactions" are retail spends charged to the X Card classified under the following Merchant Category Codes ("MCC"):
 1. Airline (300-3350, 4511);
 2. Car Rental Agencies (3351 – 3441, 7512);
 3. Hotels, Motels, Resorts (3501 – 3836, 7011);
 4. Passenger Railways (3836 – 4112);
 5. Steamship and Cruise Lines (4411 – 4457);
 6. Boat Rentals and Leasing such as Jet Skis, powerboats, yachts (4457);
 7. Travel Agencies and Tour Operators (4722, 4723); or
 8. Tourist Attractions and Exhibits such as botanical gardens, craft shows, museums, and wineries (7991).

- (i) **Pre-Transaction Activation** is when you select your X Card by clicking on the “Purchase with Rewards” icon via the “My Credit Card Rewards” option in *mobile app* and/or “View my Rewards” option in *online banking*. Upon activating this option, the redemption of Points is only valid for the offsetting of the next Travel Purchase Qualifying Transaction made on your X Card. You will receive a confirmation SMS (“**Pre-Transaction Activation SMS**”) to your mobile number that is registered with the Bank (“**Bank Registered Mobile Number**”) for a successful redemption. The Pre-Transaction Activation is enabled for Travel Purchase Qualifying Transactions charged and with a minimum transaction value of S\$100 or its equivalent in foreign currency. You must have a minimum of 250 Points as a Standard Chartered credit card cardholder, aggregated across all your Points earning Standard Chartered credit cards for a partial redemption. If you do not have sufficient Points for a full redemption for the next Travel Purchase Transaction made on your X Card, the entire balance of Points aggregated across your Points earning Standard Chartered credit cards will be used for partial redemption. There is no cap to the number of Pre-transaction Activation SMS you can receive to redeem Points to offset the next Travel Purchase Qualifying Transaction made on your X Card; and
- (ii) **Post-Transaction SMS Trigger** is where an SMS is automatically triggered to your Bank Registered Mobile Number to redeem your Points to offset a Travel Purchase Qualifying Transaction when you charge a Travel Purchase Qualifying Transaction with a minimum transaction value of S\$100 or its equivalent in foreign currency to your X Card (“**Post-Transaction SMS**”). By charging a Travel Purchase Qualifying Transaction with a minimum transaction value of S\$100 or its equivalent in foreign currency to your X Card, you agree to receive such an SMS from the Bank. If you agree to use your Points to offset your Travel Purchase Qualifying Transaction stated in our SMS, you must reply to us in accordance with the required format (Example: “35” to 72834) set out in our SMS (“**Reply SMS**”) within a period of 24 hours from the time of receipt of the Post-Transaction SMS. Notwithstanding the foregoing, you will only receive a maximum of 1 Post-Transaction SMS per day and a maximum of 3 Post-Transaction SMSes per calendar month. The Travel Purchase Qualifying Transactions for which the SMS will be triggered will be selected at the Bank’s discretion. In the event where both the principal and supplementary X Card Cardholder hold the same Bank Registered Mobile Number, the Bank will process the instructions received in the Reply SMS, regardless of whether it was the principal or supplementary X Card Cardholder who had replied to the Post-Transaction SMS. If the Bank receives multiple Reply SMSes from the principal and/or supplementary cardholder, the Bank will only act on the relevant Reply SMS which was received first in time by the Bank in response to the Post-Transaction SMS.
- (iii) Under the Post-Transaction SMS Trigger method, the Post-Transaction SMS will not be triggered when you do not have sufficient Points as a Standard Chartered credit card cardholder aggregated across all your Points earning credit cards for a full redemption. However, partial redemption may occur when you receive the Post-Transaction SMS and you respond in the required format to the Post-Transaction SMS within a period of 24 hours from the time of the Bank’s sending of the Post-Transaction SMS but subsequently at the point the Bank is processing your redemption request, you do not have sufficient Points for full redemption of the Travel Purchase Qualifying Transaction (e.g. after you respond to the SMS, you access the Bank’s Online Rewards page at www.sc.com/sg/rewards and redeem your Points for other items). In this instance, the system will initiate a partial redemption and the remaining cash amount for this Travel Purchase Qualifying Transaction will be

- immediately charged to your X Card when the redemption request is accepted and successfully processed by us.
- (iv) For Points redemption for Travel Purchase Qualifying Transactions made in foreign currency, the foreign currency amount converted to Singapore Dollars eligible for Points redemption will be subject to the exchange rate as determined by the Bank in its sole and absolute discretion at the point the Travel Purchase Qualifying Transaction is authorised by the Bank, which may differ from the rate in effect on the date of transaction due to market fluctuations; and includes the prevailing fee of 2.5% of the converted Singapore Dollars amount.
 - (v) For the avoidance of doubt, redemption of Points for each Travel Purchase Qualifying Transaction can only be made via either the Pre-Transaction Activation method or the Post-Transaction SMS Trigger method.
- b. The second way in which you can use your Points is by Transfer Rewards when you select the “Transfer Rewards” icon via the “My Credit Card Rewards” option in *mobile app* or “View my Rewards” option in *online banking*. This feature is open to all eligible principal **Standard Chartered Cardholders** (as defined in Clause 1 above). The Standard Chartered Cardholder can redeem his/her Points for Airline Partner Miles or Hotel Partner Points via Transfer Rewards under this SC EasyRewards Programme with effect from 1 November 2019 (inclusive of this date). For each conversion of Points to such Hotel Partner Points or Airline Partner Miles, a transfer fee of S\$26.75 (including GST) is chargeable. The estimated period for processing of a conversion request is 5-7 working days or more. In the event where further investigation may be necessary to resolve any discrepancy or issue in relation to the conversion of Points to such Hotel Partner Points or Airline Partner Miles, the estimated period may take up to 15 working days.
5. You must have sufficient Points as a Standard Chartered Cardholder aggregated across all your Points earning card accounts to utilize SC EasyRewards. When the redemption request is accepted and successfully processed by us, the Points with the earliest date of expiry will be deducted first.
 6. All of the above in Clauses 4 and 5 are based on a conversion rate as specified by Standard Chartered.
 7. By using SC Easy Rewards, you also acknowledge and agree that:
 - a. The use or redemption of Points for Hotel Partner Points or Airline Partner Miles with a certain hotel or airline partner is also subject to that partner’s terms and conditions including eligibility and time required to process any redemption and credit your Hotel Partner Points or Airline Partner Miles. You may need to check with the relevant partner concerned, should the need arise. The full list of participating hotel and airline partners can be found at www.sc.com/sg/easyrewards.
 - b. Standard Chartered is not an agent of the partner and makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and except for death or personal injury caused by the negligence of Standard Chartered, accepts no liability for the goods and services provided by any partner. Any dispute about the same must be resolved directly with the partner.
 - c. The individual hotel or airline partner may change its Hotel Partner Points or Airline Partner Miles programme terms and conditions, including regulations, policies, benefits, conditions of participating or mileage levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the miles already accumulated.
 - d. Standard Chartered is not responsible for the Hotel Partner Points or Airline Partner Miles, which have been successfully transferred, or for the actions of the individual hotel or airline partner in connection with a certain mileage and/or loyalty points programme.

8. Standard Chartered may, as we reasonably deem fit, without giving you prior notice or reason, suspend the calculation or accrual of Points, Hotel Partner Points or Airline Partner Miles to:
 - a. rectify any errors in the calculation **or accrual** of Points, Hotel Partner Points or Airline Partner Miles; or
 - b. adjust the calculation **or accrual** of Points, Hotel Partner Points or Airline Partner Miles,
9. If an adjustment to your Points causes you to redeem such a transaction amount or receive such number of Hotel Partner Points or Airline Partner Miles that you would not otherwise be entitled to or if you redeem more Points than you are entitled to, you agree that you owe us the value of such excess redemption. Under such circumstances, we reserve the right to: (a) reduce your Points accordingly, (b) withhold the awarding of any subsequent Points or redemption of any subsequent reward, and/or (c) chargeback the value of the Points or reward to the principal *cardholder's card account*. The value of the Points in such instances shall be determined by us in our reasonable discretion.
10. Fraud or abuse of the redemption may result in the forfeiture of accrued Points as well as the cancellation of the Standard Chartered Credit Card.
11. We are not responsible for any failure or delay in the transmission of any Hotel Partner Points or Airline Partner Miles by any party including but not limited to acquiring merchants, merchant establishments or any airlines.
12. Standard Chartered reserves the right to: (a) amend, vary, modify, add, delete or otherwise revise any of these Terms; (b) change the conversion rates or substitute any Hotel Partner Points or Airline Partner Miles with another reward of a similar value; (c) withhold, shorten or cease the redemption of Points to you, without prior notice provided that such rights are not exercised improperly. Standard Chartered is not obliged to provide any reasons to you in relation to the aforesaid.
13. Standard Chartered reserves the right to determine at its sole and absolute discretion the type of cards eligible under SC EasyRewards.
14. Strictly no cancellation or revocation of the redemption will be allowed once you send in such a redemption request under SC EasyRewards. The Points are not refundable or exchangeable for cash or kind any other voucher or merchandise.
15. Unless otherwise stated, all redemption of your Points for the full or partial amount of the transaction made (and where applicable, Hotel Partner Points or Airline Partner Miles) exclude service charges and applicable taxes.
16. You shall receive notices and communications under SC EasyRewards by electronic means including by email, SMS or *online banking* inbox. You further accept and acknowledge that any such notices and communications received by you pertaining to your Points balance enquiry may not be encrypted and may contain *personal information* and information pertaining to your *linked accounts*, and we shall not be responsible or liable to you for any possible release, loss or interception of such *personal information* and/or information.
17. The speed and reliability of service of your internet and/or mobile connection is dependent solely on your 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 receipt of any notices and communications. You shall be solely responsible for all fees and charges imposed by your service providers.

18. If you are registered for Inbox Notifications, you may be required to continue to enable *Push Notification* on your *electronic equipment* for the *mobile app* and have internet or mobile data connectivity when using SC EasyRewards.
19. You consent to the Bank's collection, use and/or disclosure of your *personal information* and the details of your relevant Hotel Partner Points or Airline Partner Miles membership under SC EasyRewards to that partner for the purpose of availing the SC EasyRewards Service.
20. If you inform us that the security of your *mobile app* or *security code* has been compromised or that the *electronic equipment* which you use to access any *electronic banking services* is lost or stolen, we may require you to change the *security code* or cease the use of SC EasyRewards.
21. You shall be solely responsible for all fees and charges (if any) imposed by your service providers during the use of SC EasyRewards.
22. In addition to and without prejudice to the disclaimers and exclusions of liability stated in our Customer Terms (as found in the link above):
 - a. We do not represent or warrant that SC EasyRewards will be accessible at all times, or will function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.
 - b. The sending of electronic alerts is subject to many variable circumstances such as mobile network availability and proper functioning of hardware and software. You accept that timeliness, accuracy, and/or readability of electronic alerts will depend in part on third party service providers engaged by us or you.
 - c. We are not responsible for any failure, non-delivery or delayed delivery, error, loss or distortion in transmission of electronic alerts, by any party including but not limited to any telecommunication provider, any internet service provider or website. We shall not be liable to you for any liability, loss, damage, cost and/or expenses whatsoever due to the aforesaid.
 - d. Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with the use or attempted use of SC EasyRewards, or your instructions, or any unauthorised transactions through or in connection with SC EasyRewards.
 - e. You shall indemnify us from all loss and damage which we may incur in connection with any improper use of SC EasyRewards.
 - f. In the case of a dispute, the decision of Standard Chartered on all matters shall be final.
 - g. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with SC EasyRewards. The Bank's determination of all matters relating to SC EasyRewards shall be final and binding, and no correspondence will be entertained.
23. A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Terms.
24. These terms and conditions are governed by and shall 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.

Meaning of words

Push Notification is a service provided by Apple and Google for their respective mobile operating systems i.e. iOS and Android respectively through which an iOS or Android *mobile app* can send a user (who has installed the *mobile app*) a notification.