

Standard Chartered Smart Credit Card Promotion Terms and Conditions

1. To be eligible for the Standard Chartered Smart Credit Card EasyPay Promotion (“**Smart EasyPay Promotion**”) and Standard Chartered Smart Credit Card Rewards Promotion (“**Smart Rewards Promotion**”), you must hold a valid Standard Chartered Smart Credit Card (the “**Smart Card**”) issued by Standard Chartered Bank (Singapore) Limited (“**SCB**” or the “**Bank**”) as a cardholder (“**Smart Cardholder**”).
2. The Smart Card account must be valid (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion.

Part 1 - Standard Chartered Smart Credit Card EasyPay Promotion Terms and Conditions

3. This Smart EasyPay Promotion is valid from 4 October 2021 to 31 December 2023 (inclusive of both dates) (“**Smart EasyPay Promotion Period**”), unless stated otherwise.

Promotion Mechanics

4. The proposition of the Smart Card allows Smart Cardholders to enjoy no service fee in the manner specified in these terms.
5. During the Smart EasyPay Promotion Period, Smart Cardholders will enjoy:
 - a) No service fee for any approved EasyPay *application* with a 3-month tenure, except for EasyPay applications applied on the Excluded Transactions listed in Clause 6 below;
 - b) Waiver on cancellation fee of S\$150 cancellation fee which is imposed if there is any termination of any approved EasyPay instalment plan, early repayment of the approved instalments or on termination of the card.
6. “**Excluded Transactions**” are transactions which are charged by the Bank to a Smart Cardholder’s Card account as a result of the Cardholder’s SC EasyBill and SC Anytime Cash application with the Bank.
7. The Smart Card must be valid (i.e. must not be suspended, cancelled or terminated for any reason during the Promotion Period), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion.
8. In the event the Bank has determined that the Smart Cardholder is not eligible to receive the waiver in this Promotion, or where the Bank has knowledge of subsequent events which would mean that the Smart Cardholder would not have been entitled to receive the waiver, the Bank reserves the right to claw back the waiver or to deduct its value (or such other amount as it deems fit) from the Smart Card account.
9. The Bank reserves the right to debit and/or forfeit the waiver without compensation if the Smart Card account is not valid and/or in good standing, as determined in the Bank’s sole and absolute discretion.

Part 2 - Standard Chartered Smart Credit Card Rewards Promotion Terms and Conditions

10. This Smart Rewards Promotion is valid from 4 October 2021 to 31 December 2023 (inclusive of both dates) (“**Smart Rewards Promotion Period**”), unless stated otherwise.

Promotion Mechanics

11. Under the Smart Rewards Promotion, Smart Cardholders will be eligible to earn *360° Reward Points* (as defined in Clause 14 below) on eligible retail transactions (based on transaction posting date) (“**Qualifying Smart Card Transactions**”). Please see Clause 17 below for excluded transactions.
12. The spends made by both the Principal and Supplementary Smart Cardholders will be aggregated for the purposes of calculating the total *360° Rewards Points* under this Smart Rewards Promotion. The additional *360° Rewards Points* awarded pursuant to Clause 14 below (whether as a result of spends on the principal or supplementary Smart Card) will be credited to the principal Smart Card account.
13. The proposition of the Smart Card allows Smart Cardholders to earn additional *360° Rewards Points* via Qualifying Smart Card Transactions, including Qualifying Merchant Transactions. For the avoidance of doubt, “**Qualifying Merchant Transactions**” are selected merchant spends charged to the Smart Card made at McDonald’s, KFC, Subway, Burger King, Ya Kun Kaya Toast, Toast Box, BUS/MRT via SimplyGo, Netflix, Spotify, YouTube, Disney+ in Singapore and each such transaction shall be known as a “**Qualifying Merchant Transaction**”.
14. Under this Smart Rewards Promotion, Smart Cardholders **earn one and six tenths (1.6) 360° Reward Points for every S\$1 spent** on Qualifying Smart Card Transactions with the Smart Card (or its equivalent for spends that are not made in Singapore Dollars, where relevant) which enables you to redeem for S\$0.005 cashback (which is equivalent to 0.5% of every S\$1 spent on Qualifying Smart Card Transactions with the Smart) regardless of whether such spends are made in Singapore Dollars or otherwise. The one and six tenths (1.6) *360° Reward Points* is credited when the transaction is posted. Under this Smart Rewards Promotion, if a transaction is charged in local currency (i.e. Singapore Dollars) to a Smart Card and is a Qualifying Merchant Transaction, then for every S\$1 spent on such a transaction, Smart Cardholders will be eligible to **earn an additional seventeen and six tenths (17.6) 360° Reward Points** which enables you to redeem for S\$0.055 cashback (which is equivalent to 5.5% of every S\$1 spent on Qualifying Merchant Transaction) (“**Additional 360° Reward Points**”). The additional seventeen and six tenths (17.6) *360° Reward Points* is aggregated and credited in the following statement cycle.
15. The Smart Cardholder can use the *360° Reward Points* earned to redeem for cashback set out in Clause 18 and the manner of Part D of Credit Card Terms. A minimum of 3,200 *360° Rewards Points* is required for each such redemption. A Smart Cardholder can use 3,200 *360° Reward Points* to redeem S\$10 cashback and the *360° Reward Points* earned on Smart Card must be used in blocks of 3,200 *360° Reward Points* to redeem cashback.

Smart Rewards Promotion	360° Reward Points earned (no cap)	Additional 360° Reward Points earned	Total 360° Reward Points awarded	360° Reward Points redemption
S\$2,000 on merchants that are not Qualifying Merchant Transactions	$2,000 \times 1.6 = 3,200$	0	3,200	3,200 points for S\$10 cashback
S\$167 of Qualifying Merchant Transactions	$167 \times 1.6 = 268$ (rounded up)	$167 \times 17.6 = 2,940$ (rounded up)	$268 + 2,940 = 3,208$	3,200 points for S\$10 cashback

16. There is a cap of 14,400 360° Reward Points (“**Smart Cap**”) on the Additional 360° Reward Points awarded under this Smart Rewards Promotion per month (as defined in this Clause 20). “**Month**” for purposes of this Smart Rewards Promotion means the period from the statement date of the current calendar month to one day prior to the statement date of the following calendar month. This Smart Cap only applies to the Additional 360° Reward Points as prescribed in Clause 14 above. For the avoidance of doubt, the Smart Cap does not apply to the one and six tenths (1.6) 360° Reward Point which the Smart Cardholder is entitled to for every S\$1 spent (in local/foreign currency) spent with the Smart Card under this Smart Rewards Promotion.

To illustrate the Smart Cap, please refer to the table below

Date	Transaction Description	360° Reward Points awarded (no cap)	Additional 360° Reward Points awarded	Cumulative Additional 360° Rewards Points Smart Cap	Remarks
As of 19/08/21	Total of S\$200 spent in Toast Box	320	3,520	3,520	Additional 360° Reward Points are awarded as transaction qualifies as a Qualifying Merchant Transaction and the transaction is not a foreign currency Qualifying Smart Card Transaction.

As of 20/08/21	Total of S\$300 spent on Bus/MRT via SimplyGo	480	5,280	8,800 (3,520 + 5,280)	Additional 360° <i>Reward Points</i> are awarded as transaction qualifies as a Qualifying Merchant Transaction and the transaction is not a foreign currency Qualifying Smart Card Transaction.
21/08/21	Total of S\$400 spent on Mcdonald's food and beverages	640	7,040	15,840 (3,520 + 5,280 + 7,040)	Since transaction qualifies as a Qualifying Merchant Transaction, Additional 360° <i>Reward Points</i> are awarded. However, only 5,600 Additional 360° <i>Reward Points</i> are awarded instead of 7,040 Additional 360° <i>Reward Points</i> because the Smart Cap has been met.

17. The following transactions will not be considered as Qualifying Smart Card Transactions and are similarly not eligible for this Smart Card Promotion:

- a. SC Anytime Cash;
- b. any cash advance;
- c. any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
- d. any Credit Card Funds Transfer;
- e. any monthly instalment of an EasyPay transaction;
- f. any amount charged to your Smart Card that is subsequently cancelled, voided, refunded or reversed;

- g. recurring payments (being automatic payments where you (including any person you authorise as a *supplementary cardholder* on your Smart Card account) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your Smart Card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app;
- h. AXS, SAM or ATM transactions made using your Smart Card;
- i. amounts which have been rolled over from any preceding month's statement;
- j. tax refunds credited into your Smart Card account;
- k. any insurance premiums charged to your Smart Card;
- l. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your Smart Card;
- m. any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation:
- a) any transaction classified under either of the following Merchant Category Codes:
- Financial Institutions – Merchandise, Services, and Debt Repayment (6012); or
 - Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and
- b) any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

• EZ LINK PTE LTD	• OANDAASIAPA
• EZ LINK PTE LTD (FEVO)	• OANDA ASIA PAC
• EZ-LINK PTE LTD SINGAPORE	• PAYPAL * BIZCONSULTA
• EZ-LINK TOP-UP KIOSK	• PAYPAL * OANDAASIAPA
• EZ-LINK (IMAGINE CARD)	• PAYPAL * CAPITALROYA
• EZLINK*	• Saxo Cap Mkts Pte Ltd
• EZ LINK	• SKR*SKRILL.COM
• EZLINKS.COM	• FLASHPAY ATU
• TRANSITLINK*	• TRANSIT LINK*
• TRANSIT LINK PL	• TRANSIT
• MB * MONEYBOOKERS.COM	• WWW.IGMARKETS.COM.SG

- m. any transaction classified under one or more of the following Merchant Category Codes:

- 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
 - 6211 (Security Brokers/Dealers)
 - 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - 8211 (Elementary and Secondary Schools)
 - 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 - 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
 - 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
 - 9211 (Court Costs, Including Alimony and Child Support)
 - 9222 (Fines), 9223 (Bail and Bond Payments)
 - 9311 (Tax Payments)
 - 9399 (Government Services (Not Elsewhere Classified))
 - 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments);
 - 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
 - 7523 (Parking Lots, Parking Meters and Garages);
 - 7349 (Cleaning, Maintenance and Janitorial Services); and
- n. any other charges, fees or payments as we may stipulate from time to time.

18. For non-Singapore dollar Qualifying Smart Card Transactions charged to the Smart Card, the transaction amount posted in the Smart Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Smart Card Transaction for the purpose of determining the number of *360° Rewards Points* to be credited under this Smart Rewards Promotion.

19. All Qualifying Smart Card Transactions must be charged to the Smart Card. 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, or any telecommunication provider.

General

20. By activating the Smart Card, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you.
21. The Bank reserves the right to vary, modify or delete any of the terms and conditions governing the Smart EasyPay Promotion and Smart Rewards Promotion including terminating or withdrawing the Smart EasyPay Promotion and/or Smart Rewards Promotion or varying or removing the *360° Rewards Points* and/or cashback to be awarded to Smart Cardholders without prior notice or reason. The Smart Cardholder agrees and consents to be bound by any such variation.
22. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the computation of Smart Points pursuant to this Smart Rewards Promotion, including whether Smart Cardholders have met all requirements of this Smart Rewards Promotion, whether amounts charged to a Smart Card are eligible to qualify for this Smart Rewards Promotion, and whether a Smart Cardholder's transaction is classified as a Qualifying Smart Card Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with this Smart Rewards Promotion shall be final and conclusive and no correspondence will be entertained.
23. In the event the Bank has determined that a Smart Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Smart Cardholder would not have been entitled to redeem the gifts/vouchers/cashback/rebates/privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), the Bank reserves the right to claw back the gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the Smart Cardholder's account(s) with the Bank.
24. These Smart Rewards Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme ("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.
25. The Bank accepts no liability for the goods and services provided by any merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchants shall be final.
26. A person who is not a party to these Smart Card Spend and Get Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Smart Card Spend and Get Promotion Terms and Conditions.
27. The Standard Chartered Smart Credit Card Promotion Terms & 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.

28. All information is correct at the time of printing or posting online.