



Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions

1. The Standard Chartered Smart Credit Card Bonus Cashback Promotion (the “**Promotion**”) is available from 30 September to 31 October 2021 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, Eligible Cardholders (as defined in Clause 3 below) agree to be bound by these terms and conditions.
2. Under this Promotion, Eligible Cardholders can get cashback, capped at S\$200 per Eligible Cardholder, when they meet the criteria as set out in Clause 3 subject to the terms below.

Eligibility Criteria

3. To qualify for the Promotion:
 - a) you must be a New-to-Card Customer (defined in Clause 6 below);
 - b) you must apply for the Smart Credit Card (each an “**Eligible Card**”) through online and non-online channels made available to you by the Bank, as a principal cardholder (“**Eligible Cardholder**”) between 30 September 2021 to 31 December 2021 (both dates inclusive) (“**Application Period**”);
 - c) an “Eligible Card” is a credit card that is issued by Standard Chartered Bank (Singapore) Limited (“Standard Chartered” or the “**Bank**”);
 - d) your Eligible Card application must be approved by the Bank by 15 January 2022, where such approval is final and unconditional;
 - e) you must activate the physical version of the Eligible Card within 30 calendar days from the card approval date. For the avoidance of doubt, a digital version of the Eligible Card is not eligible for this Promotion; and
 - f) the Eligible Card account must, within six (6) months of the Eligible Card account opening date, be valid (i.e. the Eligible Card account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion.

Promotion Mechanics

4. For the purposes of the Promotion, “**Eligible Transactions**” are retail transactions that:
 - a. have a transaction date falling within the first 30 days of the approval of your Eligible Card application;
 - b. have been successfully posted to an Eligible Card account; and
 - c. are not excluded transactions (as set out in Clause 13 below).
5. If an Eligible Cardholder satisfies the conditions in Clause 4 above, he/she will be entitled receive 6% cashback on Eligible Transactions capped at S\$200 (“**Bonus Cashback**”).
6. For the avoidance of doubt, each Eligible Cardholder can only receive the Bonus Cashback once. A New-to-Card Customer is defined as an individual who starts a Credit Card relationship with the Bank during the Promotion Period but does not include an individual who maintains or had maintained a Credit Card relationship with the Bank within the past six (6) months from the date of commencement of the Promotion Period.
7. The Bonus Cashback is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.
8. Eligible Cardholders who have qualified to receive the Bonus Cashback will be notified by no later than 31 March 2022. SMSes will be sent to the Eligible Cardholder’s mobile number that the Bank has on file for him/her to inform him/her that the Bonus Cashback has been credited to his/her Eligible Card Account. The details of the

Bonus Cashback amount will be reflected in the relevant Eligible Cardholder's next Credit Card Statement after the Bonus Cashback has been credited.

General

9. 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 Smart Credit Card Promotion.
10. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Bonus Cashback.
11. The Bank reserves the right to replace or substitute the Bonus 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).
12. In the event that the Eligible 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 Bonus Cashback given to him/her under this Promotion. At the time of crediting of the Bonus Cashback, the 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 Bank will be entitled to recover the whole or any part of the Bonus Cashback (or such equivalent value) given to the Eligible Cardholder.
13. The following transactions charged to an Eligible Card will not be considered as Eligible Transactions (for the purposes of this Promotion):
 - a. Insurance premiums, including premiums for investment-linked policies;
 - b. Any transactions or bill payments to Telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and Singapore Power;
 - c. Any payment via AXS network;
 - d. Any payment via SAM network;
 - e. Payments to government agencies including but 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;
 - f. Income tax payments;
 - g. Any bill payment made using SC EasyBill bill payment programme;
 - h. Any top-ups or payment of funds to any prepaid cards (with 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 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)

- m. Balance transfers (or funds transfers), instalment loans and cash advances, purchases via NETS and ongoing instalment payments;
 - 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 Eligible Card
 - o. Any amount charged to the any of the Bank issued credit cards of the Eligible Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed;
 - p. Balance owing on the Eligible Card account from other months and
 - q. Qualifying Merchant Transactions **as set out in the manner and as defined** in the Standard Chartered Smart Credit Card Rewards Promotion Terms and Conditions and which are spends charged to the Smart Card made at McDonald's, KFC, Subway, Burger King, Ya Kun Kaya Toast, Toast Box, Fun Toast, BUS/MRT via SimplyGo, Netflix, Spotify, YouTube and Disney+ in Singapore.
14. For Eligible Transactions charged during the Promotion Period to an Eligible Card which are successfully converted into monthly instalments at the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction) will be used by the Bank to determine the amount of Eligible Transaction.
15. An Eligible Transaction charged by a supplementary cardholder of an Eligible Cardholder to an Eligible Card of an Eligible Cardholder will be considered as an Eligible Transaction made by the Eligible Cardholder on the Eligible Card for the purposes of this Promotion.
16. The Bank may vary, modify, add, delete or otherwise revise any of these Standard Chartered Smart Credit Card Bonus Cashback 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).
17. 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 Eligible Cardholder's eligibility for the Bonus Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive, and no correspondence will be entertained.
18. In the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Cardholder is not eligible to receive the Bonus Cashback or to participate in the Promotion or has irregularly or wrongly received the Bonus Cashback, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to the Bonus Cashback, the Bank reserves the right to claw back the Bonus Cashback or deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
19. 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.
20. 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 Bonus Cashback and/or this Promotion.
21. These Promotion Terms and Conditions are to be read together with our Customer Terms and Credit Card Terms, Standard Chartered Smart Credit Card Promotion Terms and Conditions and any other product terms that may be applicable in conjunction with the Promotion (collectively "**Other Terms**"). In the event of any inconsistency between these Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions and the Other Terms, these Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions prevail only to the extent of such inconsistency
22. A person who is not a party to these Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions.
23. These Standard Chartered Smart Credit Card Bonus Cashback Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered Smart Credit Card Bonus Cashback

Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and Eligible Cardholders agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

24. All information is correct as at the time of publication and posting online.