

Standard Chartered Smart Credit Card Promotion Terms and Conditions

1. To be eligible for the 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.
3. Under the Smart Rewards Promotion, Smart Cardholders will be eligible to earn 360° Rewards Points on **Eligible Retail Transactions** (based on transaction posting date). Please see Clause 10 below for excluded transactions.
4. 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. 360° Rewards Points awarded pursuant to Clause 7 below (whether because of spends on the principal or supplementary Smart Card) will be credited to the principal Smart Card account.
5. The proposition of the Smart Card allows Smart Cardholders to earn both Base and Bonus 360° Rewards Points. “**Bonus Merchant Transactions**” are spends charged to the Smart Card at the following merchants:

Bonus Merchant Transactions		
Smart Dining	Smart Streaming	Smart Transport
<ul style="list-style-type: none"> • Burger King • Domino’s Pizza • KFC • McDonald’s • Pizza Hut • Starbucks • Subway • The Coffee Bean & Tea Leaf • Toast Box • Ya Kun Kaya Toast 	<ul style="list-style-type: none"> • Amazon Prime Video • Disney+ • HBO GO • iQIYI • Netflix • Spotify • Viu • YouTube 	<ul style="list-style-type: none"> • BUS/MRT via SimplyGo • Electric Vehicle (EV) charging merchants under Merchant Category Code 5552*

Base 360° Rewards Points are awarded for all other Eligible Retail Transactions which are not Bonus Merchant Transactions.

*Bonus 360° Rewards Points earned from spends charged to EV charging merchants is only applicable from 6 December 2024 to 31 December 2025. Bonus 360° Rewards Points earned from

this Bonus Merchant Transaction, subject to meeting the minimum amount of Eligible Retail Transactions each month, will be credited within 3 months of the transaction date and will not follow the crediting schedule specified in Clause 8.

6. For the avoidance of doubt, there is no cap to the number of Base and Bonus 360° Rewards Points a Smart Cardholder can earn each month. “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.
7. Smart Cardholders earn 360° Rewards Points following the amount of Eligible Retail Transactions charged to the Smart Card each month. Refer to the table below:

Amount of Eligible Retail Transactions in the month	Bonus Merchant Transactions (Bonus Rewards Points)	Other Eligible Transactions (Base Rewards Points)	Total Rewards Points for Bonus Merchant Transactions
≥ S\$1,500	<i>28.8 points</i> <i>(equivalent to additional 9% cashback)</i>	<i>3.2 points</i> <i>(equivalent to 1% cashback)</i>	<i>32.0 points</i> <i>(equivalent to 10% cashback)</i>
≥ S\$800	<i>24.0 points</i> <i>(equivalent to additional 7.5% cashback)</i>	<i>1.6 points</i> <i>(equivalent to 0.5% cashback)</i>	<i>25.6 points</i> <i>(equivalent to 8% cashback)</i>
< S\$800*	<i>11.2 points</i> <i>(equivalent to additional 3.5% cashback)</i>	<i>1.6 points</i> <i>(equivalent to 0.5% cashback)</i>	<i>12.8 points</i> <i>(equivalent to 4.0% cashback)</i>

*Smart Cardholders who charge less than S\$800 to the Smart Card will earn 4% cashback for Bonus Merchant Transactions only for a limited period from 6 December 2024 to 31 March 2025. Bonus 360° Rewards Points (*11.2 points per Singapore Dollar*) earned for this spend tier during the aforementioned period will be credited by 30 April 2025 and will not follow the crediting schedule specified in Clause 8.

From 1 April 2025, Smart Cardholders will earn the Base Rewards Points of 1.6 points for all Eligible Retail Transactions (equivalent to 0.5% cashback) if the minimum spends of S\$800 month is not met.

Refer to the table below for an illustration on how Base and Bonus 360° Rewards Points are computed:

Eligible Retail Transactions in a month	Bonus 360° Rewards Points (no cap)	Base 360° Rewards Points (no cap)	Total 360° Reward Points
Bonus Merchant Transactions: <u>S\$600</u> Other Eligible Transactions: <u>S\$900</u> Total: <u>S\$1,500</u>	$600 \times 28.8 = 17,280$	$1,500 \times 3.2 = 4,800$	22,080 (equivalent to S\$69 cashback)
Bonus Merchant Transactions: <u>S\$300</u> Other Eligible Transactions: <u>S\$500</u> Total: <u>S\$800</u>	$300 \times 24.0 = 7,200$	$800 \times 1.6 = 1,280$	8,480 (equivalent to S\$26.50 cashback)

8. Base 360° Rewards Points will be aggregated and credited to the Smart Card on the statement cycle date. Bonus 360° Rewards Points will be aggregated and credited to the Smart Card one day after the Card's statement cycle date. For example, if the Smart Card's statement cycle is on the 19th, Base 360° Rewards Points earned in the period will be credited on the 19th and Bonus 360° Rewards Points earned in the period will be credited on the 20th.
9. The Smart Cardholder can use the 360° Reward Points earned to redeem for cashback set out in the manner of Part D of the [Credit Card Terms](#). A minimum block of 3,200 360° Rewards Points is required to redeem for S\$10 cashback. 360° Reward Points awarded are valid for 3 years from the date of opening of the credit card account ("Initial Period"). 360° Reward Points awarded after the initial period will be valid for a further period of 3 years from the date the Initial Period ends.
10. Selected transactions set out in [Standard Chartered Credit Card Retail Transaction Exclusions](#) will not be considered as Eligible Retail Transactions and are not eligible to earn any 360° Rewards Points.
11. All Eligible Retail 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

12. The annual fee for the Smart Card is waived off for the first year. Thereafter, an annual fee of S\$91 (excluding prevailing GST) will be charged. Refer to the Credit Card [pricing guide](#) for more information on the Smart Card's fees and charges.
13. 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.

14. The Bank reserves the right to vary, modify or delete any of the terms and conditions governing the Smart Rewards Promotion including terminating or withdrawing the 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.
15. 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 an Eligible Retail 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.
16. 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.
17. 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.
18. 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.
19. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.
20. 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.
21. All information is correct at the time of printing or posting online.