

Christmas 2018 BTL Promotion (Tier Set A) Terms and Conditions

1. **The Christmas 2018 BTL Promotion** (Tier Set A) (the “**Promotion**”) is available from 1 November to 31 December 2018 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, Selected Cardholders (as defined below in Clause 2(a)) agree to be bound by these terms and conditions.
2. The eligibility criteria:
 - (a) The Promotion is exclusive to the principal cardholder of Standard Chartered credit cards excluding the Non-Eligible Products (as defined in Clause 2(b) below) (“**Cards**”) issued by Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who has received a Direct Mailer, Electronic Direct Mailer and/or SMS (“**Communication**”) from the Bank about this Promotion and which contains the URL to these terms and conditions (“**Selected Cardholder**”);
 - (b) For the avoidance of doubt, the following Card is not eligible for the Promotion: Unlimited Cashback Credit Card (the “**Non-Eligible Product**”); and
 - (c) To be eligible to participate in the Promotion, a Selected Cardholder must hold at least one of the Cards that must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, including at the time of crediting of any Cashback to any such card account that the Selected Cardholder holds, as determined by the Bank in its sole and absolute discretion.

Participation

3. To participate in the Promotion, Selected Cardholders must:
 - (a) Successfully register between 1 November and 29 December 2018 (both dates inclusive) (“**Registration Period**”) by sending an SMS in the format set out in Clause 3(d) below (“**SMS Registration**”) (such a successfully registered Selected Cardholder hereinafter referred to as a “**Registered Cardholder**” and the registration process referred to as “**Registration**”);
 - (b) The Promotion is limited to registrations received by the Bank via SMS Registration during the Registration Period, regardless of whether such registration is for:
 - The Christmas 2018 Promotion; and/or
 - this Promotion and the Christmas 2018 Promotion

Please note that a successful SMS Registration constitutes a valid registration for this Promotion as well as the Christmas 2018 Promotion. For the complete terms and conditions of ‘The Christmas 2018 Promotion’ please visit <https://www.sc.com/sg/terms-and-conditions/2018-christmas-promotion-terms-and-conditions/>
 - (c) The Bank will not accept any:
 - Attempts to register before and/or after the Registration Period; and/or
 - Registrations that are not in the prescribed format (as set out at Clauses 3(d) below);
 All such registrations will be considered by the Bank to be invalid and/or void, and the Bank’s determination shall be final and conclusive;
 - (d) For SMS Registrations, all SMSes must be sent to 77222 and composed in the following format: “XMAS” (Example: XMAS);
 - (e) The composed SMS must be from the Selected Cardholder’s mobile number that was registered with the Bank (“**Bank Registered Mobile Number**”). All SMSes which are not in this prescribed format, sent to an incorrect number, or sent from a non-Bank Registered Mobile Number will not be accepted and will be considered by the Bank to be invalid and/or void, and the Bank’s determination shall be final and conclusive; and
 - (f) There is a processing period for SMS Registrations received by us. 2 calendar days from the time of registration is required for successful registration for this Promotion.
4. An acknowledgement of successful Registration will be sent to the Selected Cardholder’s Bank Registered Mobile Number. Upon successful Registration, all of the Selected Cardholder’s validly existing Cards (as set out in Clause 2(b)) will be registered for the Promotion (such successfully registered card(s) hereinafter referred to as a “**Registered Card**” and the cardholder of such Registered Card, a “**Registered Cardholder**”). The speed and reliability of service of the Selected Cardholder’s mobile connection is dependent solely on his/her respective 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 during the Registration, or any failure to successfully register resulting from the same. Selected Cardholders shall be solely responsible for all fees and charges imposed by their service providers in the SMS registration (as the case may be).

5. By Registration and 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 also prevail even if the Selected Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.
6. The Promotion comprises the following:
 - (a) The Earn up to 2% progressive cashback (“Christmas Earn Up to 2% Cashback BTL Promotion”)
 - (b) The Bonus Cashback Promotion (“Christmas Bonus Cashback BTL Promotion”)

Christmas Earn Up to 2% Cashback BTL Promotion

7. Under this Christmas Earn Up to 2% Cashback BTL Promotion, Selected Cardholders can get cashback at the rate set out in the table in Clause 9 below (“**Cashback**”) when they meet the “**Minimum Eligible Total Spend**” indicated at each Spend Tier for this Christmas Earn Up to 2% Cashback BTL Promotion (as defined in Clause 9 below).
8. To qualify for the Cashback, Registered Cardholders must:
 - (a) meet the eligibility criteria in Clause 2(a)-(c) and have registered as per Clause 3 above; and
 - (b) be among the first **341 Registered Cardholders** to charge Eligible Transactions (as defined below in Clause 11) that, when aggregated, amounts to at least S\$500.00 (“**Minimum Eligible Total Spend**”) to their Card(s) during the Promotion Period.

For the avoidance of doubt, such Eligible Transactions exclude the Non-Eligible Product set out in Clause 2(b) above.

9. The percentage and amount of cashback applicable for each Spend Tier (as defined in the table below) is set out in the table below.

Spend Tier	Minimum Eligible Total Spend to meet each of the Spend Tiers	Spend range on which cashback is applied	Cashback % applicable	Cashback Calculation
1	S\$500.00	S\$500.00	0.5%	0.5% of S\$500.00 = S\$2.50
2	S\$1,000.00	S\$500.01 - S\$1,000.00	1.0%	1.0% of S\$500 = S\$5.00
3	S\$1,500.00	S\$1,000.01 - S\$1,500.00	1.5%	1.5% of S\$500 = S\$7.50
4	S\$3,000.00	S\$1,500.01 - S\$3,000.00	2.0%	2.0% of S\$1,500 = S\$30
Maximum Cashback:				S\$45

10. The Eligible Transactions will be aggregated across all Cards including that of supplementary card(s) of the Registered Cardholder to determine the Spend Tier that the Registered Cardholder has met and the corresponding percentage to be applied for calculating the Cashback amount. The maximum Cashback each Registered Cardholder is eligible for under the Christmas Earn Up to 2% Cashback BTL Promotion, is capped at S\$45.
11. An “**Eligible Transaction**” for purposes of this Promotion is a retail spend charged to a Card of the Registered Cardholder. The following transactions charged by a Registered Cardholder are not considered to be Eligible Transactions for purposes of this Promotion: (a) Insurance premiums, including premiums for investment-linked policies, charged to the Registered Cardholder’s eligible

cards; (b) Bill payments (Examples of bill payment merchants include but are not limited to Telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power); (c) Any payment via AXS network; (d) Any payment via SAM network; (e) Payments to government agencies which includes but is 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) EZ-Link cards transactions; (h) TransitLink transactions; (i) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto); (j) Balance transfers (or funds transfers), instalment loans and cash advances on any of the Bank issued credit cards of the Registered Cardholder, purchases via NETS and ongoing instalment payments; (k) 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 any of the Bank issued credit cards of the Registered Cardholder; (l) Any amount charged to the any of the Bank issued credit cards of the Registered Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and (m) Balance owing on the credit cards of the Registered Cardholder account from other months.

12. The Bank reserves the right to determine at our sole discretion whether:
 - (a) Selected Cardholders have met all the requirements of this Promotion; and/or
 - (b) charges made to the Registered Card qualify towards fulfilment of the Eligible Transaction and Minimum Eligible Total Spend criteria for purposes of the Promotion.
13. All Cashback pertaining to the Promotion will be credited to the relevant Selected Cardholder's (as defined in Clause 1) Card account that has the highest spend on Eligible Transaction by 15 March 2019. Notwithstanding this, in the case where there is more than one Card account which qualifies as having the highest spend on Eligible Transactions, the Bank will determine the Card account for crediting the Cashback. SMSes will be sent to the relevant Selected Cardholder's registered mobile number with the Bank to inform them that the Cashback amount has been credited to their Card account. The details of the Cashback will be reflected in the relevant Selected Cardholder's next Statement of Account.
14. The Card account which the Cashback will be credited to as per Clause 14 above must be valid (i.e. must not be suspended, cancelled or terminated) at the time of crediting of the Cashback. Additionally, the Registered Card has to be in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion at the time of crediting of the Cashback. If this Clause 15 is not complied with, the Cashback will be forfeited.

Christmas Bonus Cashback BTL Promotion

15. For the Christmas Bonus Cashback BTL Promotion Registered Cardholders will stand one (1) chance per Period (as defined in clause 16 below) to win the Prizes listed at clause 18 below ("**Bonus Cashback Chance**").
16. To qualify for a Bonus Cashback Chance, Registered Cardholders must in a particular Period:
 - a. Have qualified for Spend Tier 1 in the Christmas Earn Up to 2% Cashback BTL Promotion as defined in clause 8 & 9 above;
 - b. Charge Eligible Transaction(s) of an aggregate amount of S\$500 or more; and
 - c. Eligible Transaction(s) will include all transactions successfully charged and with transaction dates falling within a particular Period save that Eligible Transactions which are counted towards the fulfilment of the Minimum Eligible Total Spend requirement (defined at clause 8 above) will not be included.

Period 1	Period 2	Period 3	Period 4	Period 5	Period 6	Period 7	Period 8	Period 9	Period 10
1 Nov - 2 Nov	3 Nov - 9 Nov	10 Nov - 16 Nov	17 Nov - 23 Nov	24 Nov - 30 Nov	1 Dec - 7 Dec	8 Dec - 14 Dec	15 Dec - 21 Dec	22 Dec - 28 Dec	29 Dec - 31 Dec

(each a "**Period**")

16. There are **5,880 prizes to be assigned under Christmas Bonus Cashback BTL Promotion**. These prizes will be randomly assigned as per clause 18 by a computerised system.

Christmas Bonus Cashback BTL Promotion– Prizes and Prizes Allocation

17. The Registered Cardholder that meets all the conditions as defined under Clause 16(a) – (c) (“**Winning Cardholders**”) will win one of the following prizes for each Week of Eligible Transactions during the Promotion Period, subject and limited to the availability of the Prizes below:

Cashback	Quantity
S\$108	60
S\$50	120
S\$15	300
S\$8	600
S\$2	4800
Total Prizes	5880

(each a “**Prize**” and collectively, “**Prizes**”)

18. The Prizes allocated to the Registered Cardholder in Clause 17 will be chosen by computerized programme for the purpose of the Promotion at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005. The computerized programme will randomly allocate Bonus Cashback based on eligible transactions in the Week of Eligible Transactions.
19. The random selection and allocation of Prizes to the respective Winning Cardholders will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.
20. The Prizes are not transferable or exchangeable for cash or any other items.
21. All Cashback pertaining to the Promotion will be credited to the relevant Selected Cardholder’s (as defined in Clause 1) Card account that has the highest spend on Eligible Transactions by 15 March 2019. In case there are multiple cards with equal highest spends, then bank will determine the card for crediting the cashback. SMSes will be sent to the relevant Winning Cardholder’s registered mobile number with the Bank to inform them that the Cashback amount has been credited to their Card account. The details of the Cashback will be reflected in the relevant Winning Cardholder’s next Statement of Account.

General

22. 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 and Grab August to December 2018 Promotion (the terms and conditions of which can be found [here](#)), the Standard Chartered and Caltex 2018 Promotion (the terms and conditions of which can be found [here](#)) and The Good Life® 2018 Promotion (the individual merchant and general terms and conditions of which can be found [here](#)). <https://www.sc.com/sg/terms-and-conditions/caltex/> and The Christmas 2018 Promotion (<https://www.sc.com/sg/terms-and-conditions/2018-christmas-promotion-terms-and-conditions/>).
23. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
24. For retail transactions charged during the Promotion Period to a Registered Card (which, for the avoidance of doubt, excludes the Non-Eligible Products set out in Clause 2(b) above) of the Registered Cardholder which are successfully converted into monthly instalments:
- (a) (in the case of a 0% Interest Instalment Plan), the monthly instalment amount (and not the total amount charged for that transaction); or

- (b) (in the case of EasyPay) the total amount charged (and not the converted monthly instalment amount), will be considered to determine if the Registered Cardholder has made an Eligible Transaction provided such transaction fulfils the requirements in Clause 2 & Clause 11 above.
25. For non-Singapore dollar Eligible Transactions charged to a Registered Card (which, for the avoidance of doubt, excludes the Non-Eligible Products set out in Clause 2(b) above) of the Registered Cardholder, the transaction amount posted in such accounts (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining such Registered Cardholder's Eligible Transactions and whether such Registered Cardholder has met the Minimum Eligible Total Spend for the relevant Spend Tier.
26. The Cashback is non-transferable and non-exchangeable for cash or any other items.
27. 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 Selected Cardholder's eligibility for the Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding, and no correspondence will be entertained.
28. The Bank further reserves the right to do any of the following at any time without prior notice:
- (a) make any changes to the Promotion and/or replace the Cashback with another reward of equivalent or similar value; or
 - (b) vary, modify, add, delete or otherwise revise any of these Promotion Terms and Conditions, including modifying, terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period and/or substitute the Cashback and Prizes with any other item (which may or may not be of equivalent or similar value) at any time at the Bank's sole discretion, with or without prior notice or reason.
- Selected Cardholders that participate in this Promotion understand and agree to be bound by any variation to these terms.
29. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Selected Cardholder is not eligible to receive the Cashback or Prizes or to participate in the Promotion or has irregularly or wrongly received the Cashback or Prizes from the Bank, 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 or Prizes (including but not limited to where the charges for the Eligible Transactions were reversed or refunded), the Bank reserves the right to claw back the Cashback or Prizes or to deduct the value of the Cashback or Prizes from the Selected Cardholder's account(s) with the Bank.
30. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank accepts no liability for the goods and services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchants, or service providers shall be final.
31. In the event of any inconsistency between the 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.
32. The Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms and Credit Card Terms (collectively, "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms and, these terms prevail only to the extent of such inconsistency.
33. A person who is not a party to the Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion Terms and Conditions.
34. The Promotion 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.
35. All information is correct as at the time of publication.