

## Chinese New Year 2018 Promotion Terms and Conditions

### Eligibility

1. The Chinese New Year 2018 Promotion ("**Promotion**") is available from 1 February to 28 February 2018 (both dates inclusive) ("**Promotion Period**"). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit Cards ("**Cards**") issued by Standard Chartered Bank (Singapore) Limited in Singapore ("**Bank**") (collectively, "**Eligible Cardholders**"). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. The Promotion comprises of the following:
  - a. The Shop Shake Win Promotion ("**Shop, Shake, Win Promotion**");
  - b. The Gift an Ang Bao Programme ("**Programme**"); and
  - c. The Ang Bao Promotion ("**Ang Bao Promotion**").
3. 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 Uber 2017/2018 Promotion (the terms and conditions of which can be found [here](#)), the Standard Chartered 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](#)).
4. The following Cards are not eligible for the Promotion:
  - a. Corporate Liability Cards; and
  - b. Debit Cards.
5. Eligible Cardholders whose Cards' accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 15 April 2018 are not eligible for the Promotion.

### Participation

6. To participate in the Shop, Shake, Win Promotion and the Programme, Eligible Cardholders must:
  - a. successfully register their Card from 1 February 2018 to 26 February 2018 (both dates inclusive) ("**Registration Period**") either by sending an SMS in the format set out in Clause 8 below ("**SMS Registration**"), or by registering online at our website as described in Clause 9 below ("**Online Registration**") at [sc.com/sg/cny](http://sc.com/sg/cny) ("**Website**") (such successfully registered card hereinafter referred to as a "**Registered Card**");
  - b. the Registered Card must be eligible for the Promotion (see Clauses 4 and 5 above for excluded Cards and other eligibility requirements); and
  - c. charge an amount of \$168 or more based on transaction date in a **single transaction** to the Registered Card for eligible purchases and where the corresponding transaction is successfully posted to the Registered Card account during the Promotion Period (each, a "**Qualifying Transaction**").
7. The Shop, Shake, Win Promotion is limited to the first 60,000 registrations received by us via SMS Registration or Online Registration during the Registration Period. The Bank will not accept any:
  - a. Attempts to register before and/or after the Registration Period;

- b. Registrations after the first 60,000 registrations; and
- c. Registrations that are not in the prescribed format (as set out at Clauses 8 and 9 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.

8. For SMS Registrations, all SMSes must be composed in the following format:

"CNY<space>16-digit Standard Chartered Credit Card number"  
(Example: CNY 4509123456789000)

The composed SMS must be sent to 77222. All SMS Registrations which are not in this prescribed format 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.

9. For Online Registrations, Eligible Cardholders must register and submit their 16-digit Standard Chartered Credit Card number via the Website.
10. An acknowledgement of successful registration will be sent to the mobile number which the Eligible Cardholder had used for his/her registration (in the case of SMS Registration) or reflected on the registration webpage (in the case of Online Registration).
11. Eligible Cardholders need only register once by either SMS Registration or Online Registration within the Registration Period in respect of a Card.
12. Subject to Clause 17 below, Eligible Cardholders may register their Cards anytime within the Registration Period.
13. Eligible Cardholders may register multiple Cards for the Shop, Shake, Win Promotion subject to these terms and conditions. Eligible Cardholders need to register once for each Card by either SMS Registration or Online Registration.
14. It is the Eligible Cardholder's responsibility to ensure that the correct Card number, to which transactions are intended to be charged under the Shop, Shake, Win Promotion, is submitted in the SMS Registration or Online Registration. If an Eligible Cardholder, having successfully registered a particular Card number by SMS Registration or Online Registration, charges an amount to a different Card which has not been registered for the Shop, Shake, Win Promotion, such amount will not be considered as a Qualifying Transaction for the purposes of this Shop, Shake, Win Promotion.
15. The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS Registration and Online Registration, or any failure to register resulting from the same. Eligible Cardholders shall be solely responsible for all fees and charges imposed by their service providers in the SMS Registration and/or the Online Registration (as the case may be).

### Shop Shake Win Promotion – Promotion Mechanics

16. The first **60,000** Qualifying Transactions (each a "**Winning Transaction**") during the Promotion Period will be randomly assigned a unique URL sent via a SMS by an automated computerised system. A SMS containing this unique URL will be concurrently sent to the Eligible Cardholder's

registered mobile number with the Bank when such Qualifying Transaction is a Winning Transaction. This Promotion is limited to the first 60,000 Qualifying Transactions and SMSes will only be sent to the Eligible Cardholders of the first 60,000 Qualifying Transactions.

17. There is a processing period for SMS Registrations and Online Registrations received by us. Your registration will take **2 calendar days from the time of registration** to take effect successfully. For the purposes of the Shop Shake Win Promotion, amounts charged to the Registered Card before registration processing is completed will not be considered as Qualifying Transactions. The table below illustrates the corresponding dates Eligible Cardholders will qualify for depending on the respective days/times that their registrations are received by us:

<b>Day/Timing of Registrations received by us</b>	<b>Qualifying Transactions to be made from this period/day:</b>
For Registrations we receive before the start of the Promotion Period i.e. before 1 February 2018	Not eligible for Promotion.
For Registrations we receive between 1 February 2018 12:00am and 26 February 2018 11:59pm, there will be a 2 calendar day period for processing of your registration.	For example, if an Eligible Cardholder registers his Card on 7 February 2018 (Wednesday), his registration will only take effect on 9 February 2018 (Friday).
For Registrations we receive after the end of the Registration Period i.e. after 26 February 2018	Not eligible for Promotion.

18. Each Eligible Cardholder is eligible for **1 unique URL sent via 1 SMS** with every Winning Transaction made.

Illustration of eligibility

<b>Scenarios</b>	<b>Eligibility and Qualification</b>
Eligible Cardholder registered Credit Card A but spent on Credit Card B	Eligible Cardholder will not be entitled to participate in this promotion as Credit Card B has not been registered.
Eligible Cardholder registered Credit Card C on 7 February 2018 and made 5 transactions of \$168 each on the same day.	Transactions made by Eligible Cardholder will not be considered as Qualifying Transactions as registration for Credit Card C requires 2 days to take effect.
Eligible Cardholder registered Credit Card C on 7 February 2018 and made 5 transactions of \$168 each on 9 February 2018.	Eligible Cardholder will be sent 5 unique URLs via SMS only if the 5 transactions are amongst the first 60,000 Qualifying Transactions.

19. We reserve the right to determine at our sole and absolute discretion whether:

- a Card is to be or has been registered;
- Eligible Cardholders have met all the requirements of the Shop, Shake, Win Promotion; and
- charges made to the Registered Card qualify towards fulfilment of the Qualifying Transaction and/or Winning Transaction criteria for the purposes of this Promotion.

### **Shop Shake Win Promotion – Prizes and Prizes Allocation**

20. The Eligible Cardholder of each Winning Transaction ("**Winning Cardholders**") will win one of the following prizes:

- a. \$2.80 cashback
- b. \$3.80 cashback
- c. \$6.80 cashback
- d. \$8.80 cashback
- e. \$18 cashback
- f. \$38 cashback
- g. \$88 cashback
- h. \$1,888 cashback

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

For the avoidance of doubt, if an Eligible Cardholder does not receive one of the 60,000 Winning Transaction SMSes, he/she will not be entitled to any of the Prizes above.

21. There will be a total of 60,000 Prizes available to be won for the duration of the Promotion, in the following quantities:

Prizes	
Prize Description	Quantities
\$2.80	13,000
\$3.80	25,000
\$6.80	20,000
\$8.80	1500
\$18.00	350
\$38.00	99
\$88.00	50
\$1,888.00	1
<b>Total</b>	<b>60,000</b>

The Shop Shake Win Promotion is subject and limited to the availability of the Prizes above.

22. The Prizes allocated to the Winning Transactions will be chosen by our computer programme designed specifically for the purpose of the Promotion at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005. The computer programme will randomly allocate Prizes to Winning Transactions in real time when a Winning Transaction is made.
23. The random selection and allocation of Prizes to the respective Winning Cardholders of the Winning Transactions 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.
24. The Prizes are not transferable or exchangeable for cash or any other items.
25. All cashback Prizes will be credited to the relevant Winning Cardholders’ Registered Card Account by 15 April 2018. SMSes will be sent to the relevant Winning Cardholder’s registered mobile number with the Bank to inform them that the Prize amount has been credited to their Registered Card. The details of the Prize amount will be reflected in the relevant Winning Cardholder’s next Statement of Account.

26. As set out in Clause 5 above, the Registered Card account must be valid (i.e. must not be suspended, cancelled or terminated) at the time of redemption of the Prize. Additionally, the Registered Card account also 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 redemption of the Prize. If this Clause 26 is not complied with, the Prize will be forfeited.
27. The following transactions charged to a Registered Card will not be considered as a Qualifying Transaction for the purpose of the Shop, Shake, Win Promotion:
- (a) Insurance premiums, including premiums for investment-linked policies, charged to the Registered Card;
  - (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 include 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) Transit Link transactions;
  - (i) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
  - (j) Balance transfers to the Registered Card, cash advances from the Registered Card, 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 the Registered Card;
  - (l) Any amount charged to the Registered Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
  - (m) Balance owing on the Registered Card account from other months.
28. For new retail transactions charged during the Promotion Period to a Registered Card which are successfully converted into monthly instalments:
- a. at the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or
  - b. at a later date by us, the total amount charged (and not the converted monthly instalment amount),
- will be considered to determine if the Eligible Cardholder has made a Qualifying Transaction, provided such transaction fulfils the requirements in Clause 27 above.
30. For non-Singapore dollar Qualifying Transactions charged to the Registered Card, the transaction amount authorised in the Eligible Cardholder's Registered Card account (which is inclusive of the exchange rate conversion but exclusive of the overseas transactions fees, if any) will be considered to determine if the Eligible Cardholder has made a Qualifying Transaction.
31. All Qualifying Transactions must be charged to the Registered Card. We are 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.

32. Qualifying Transactions charged to and posted to the card accounts of all supplementary cards linked to a Registered Card will be counted as a Qualifying Transaction made by the principal Eligible Cardholder on the relevant principal Registered Card for the purposes of this Promotion.

### The Gift an Ang Bao Programme

33. The Programme is open to all Eligible Cardholders who, during the Promotion Period:

- a. successfully enrol their Card for the Shop, Shake, Win game;
- b. receive a SMS containing a unique URL to play the Shop Shake Win game (“**Shop, Shake, Win SMS**”); and
- c. subsequently choose to gift \$2 Ang Bao Cashback (“**Ang Bao**”) to:
  - i. any family member or friend who is a holder of at least one Card (“**Individual**”) (such existing Eligible Cardholder that chooses to give the Ang Bao to an Individual is hereinafter being referred to as a “**Giver**”) by selecting the option ‘I would like to gift \$2 Ang Bao to a friend’ as set out in the Gift an Ang Bao Programme Form (“**Programme Form**”) and filling in the details requested for in such form; or
  - ii. to the Community Chest (“**Charity**”) in the name of the Bank by selecting the option ‘I would like to gift \$2 Ang Bao’ to Community Chest as set out in the Programme Form and filling in the details requested for in such form, (the recipients of the Ang Bao collectively being referred to as “**Recipients**”).

34. Prior to filling in the details of the Individual in the Programme Form, a Giver must:

- a. consent to the Bank disclosing the Giver’s name, and the fact that the Giver holds a Standard Chartered Credit Card to such Individual;
- b. obtain the consent of such Individual to the Giver’s provision of the personal data relating to such Individual set out in the Programme Form (which can be accessed by selecting ‘Gift a \$2 Ang Bao’ after playing the Shop, Shake, Win Game) to the Bank. The Giver should also inform each Individual of the purpose. The purpose is to use their personal data by providing it to the Bank for marketing of the Bank’s products and services;
- c. inform, and obtain the consent of, such Individual to the Bank’s representative contacting them via phone, message and electronic mail; and
- d. comply with the Personal Data Protection Act 2012.

35. The Ang Bao can only be gifted to:

- a. an Individual if:
  - i. all requirements in Clauses 33(a), 33(b), 33(c)(i) and 34 above are complied with by the Giver; and
  - ii. the Individual successfully enrolls the 16-digit number of the Individual’s Card on the Ang Bao Promotion Enrolment Form (such successfully enrolled card hereinafter referred to as a “**Enrolled Card**”), (such successful gifting of the Ang Bao by a Giver to an Individual an “**Ang Bao Gift**”); or
- b. Charity (in the name of the Bank) if all requirements in Clause 33(a), (b) and (c)(ii) above are complied with by the Eligible Cardholder (such successful gifting of the Ang Bao to Charity being referred to as the “**Charity Ang Bao**”).

36. A maximum of 20,000 Ang Bao(s) are available under the Programme.

37. There is a limit of one (1) Ang Bao per Shop, Shake, Win SMS. In other words, only an Ang Bao Gift or a Charity Ang Bao can result from a single Shop, Shake, Win SMS. If there is an attempt to



gift an Ang Bao to more than 1 Recipient, the Ang Bao will be credited as per the first complete Ang Bao Gift or Charity Ang Bao.

- a. A complete Ang Bao Gift includes the successful enrolment of the Individual's Card on the Ang Bao Promotion Enrolment Form and is evidenced by:
    - i. the Bank's acknowledgement of the Eligible Cardholder's picking of the option to gift to the Individual and the submission of the relevant details on the Programme Form; and
    - ii. the Bank acknowledgement of the Individual submission of the relevant details on the Ang Bao Promotion Enrolment Form.
  - b. A complete Charity Ang Bao is evidenced by the Bank's acknowledgement of the Eligible Cardholder's picking of the option to gift to Charity and the submission of the relevant details on the Programme Form.
38. There is a limit of five (5) Ang Bao to be successfully gifted to Charity per Eligible Cardholder. If there are more than five (5) attempts to gift the Ang Bao to Charity by the Eligible Cardholder, only the first five (5) attempts will result in a successful Charity Ang Bao.
39. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Recipient is eligible for the Ang Bao.
40. If the Recipient is an Individual, the Ang Bao will be credited to the Individual's Enrolled Card Account by 15 April 2018. SMSes will be sent to the Individual's registered mobile number with the Bank to inform them that the Ang Bao has been credited to their Enrolled Card. The Ang Bao(s) will be reflected in the relevant Individual's next Statement of Account. If the Recipient is Community Chest, the Ang Bao will be donated to Community Chest by 15 April 2018.

### **The Ang Bao Promotion**

41. To be eligible for the Ang Bao Promotion, an Individual must:
- a. be invited to receive the Ang Bao by a Giver under the Programme;
  - b. be an existing cardholder of at least 1 Card; and
  - c. successfully enroll his/her Card for the Ang Bao Promotion via the Ang Bao Promotion Form during the Promotion Period,
- subject to Clauses 36, 37, 38 and 39 above.
42. If the Individual satisfies the eligibility criteria set out in Clause 41(a) to (c) above, the Individual will receive an Ang Bao.
43. Each Individual can only receive a maximum of:
- a. one (1) Ang Bao per Ang Bao Enrolled Card; and
  - b. five (5) Ang Baos in total per Individual,
- under this Promotion.
44. The Ang Bao(s) will be credited to the Individuals' Enrolled Card Account(s) by 15 April 2018. SMSes will be sent to the Individual's registered mobile number with the Bank to inform them that the Ang Bao has been credited to their Enrolled Card. The Ang Bao(s) will be reflected in the relevant Individual's next Statement of Account for the Enrolled Card.
45. Ang Baos are non-transferable, non-assignable and non-exchangeable for any other items. Transfer of the Ang Bao to another credit card account (which is not the Enrolled Card account which the Ang Bao was credited to by the Bank) or withdrawal of the Ang Bao in the form of Cashier's Order or any other means shall not be permitted.

46. The Enrolled 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 at the time of redemption of the Ang Bao, failing which, the Ang Bao will be forfeited.

### General

47. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained
48. 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 Prize/Ang Bao 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 termination or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion, with or without prior notice or reason.
- Eligible Cardholders that participate in this Promotion understand and agree to be bound by any variation to these terms.
49. In the event the Bank has determined that an Eligible Cardholder/Individual is not eligible to receive the Prize/Ang Bao or to participate in this Promotion, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder/Individual would not have been entitled to redeem the Prize/Ang Bao, (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 Prize/Ang Bao or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's/Individual's account(s) with the Bank.
50. 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. In case of any disputes, the decision of the Bank and the respective merchants shall be final.
51. 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.
52. By participating in the Promotion, 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, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
53. The Chinese New Year 2018 Promotion Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with this Promotion (collectively "**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.
54. A person who is not a party to these 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.



55. 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.

56. All information is correct at the time of publication.