

Standard Chartered New to Rewards+ Spend Promotion Terms & Conditions

1. The Standard Chartered New to Rewards+ Spend Promotion (the "Promotion") is available from 15 October 2020 to 31 March 2021 (both dates inclusive) (the "Promotion Period"). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. 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 Credit Card Sign-Up Promotion and the Standard Chartered Rewards+ Credit Card Promotion.

Eligibility Criteria

3. To be eligible for this Promotion,
 - a. you must apply for the Standard Chartered Rewards+ Credit Card (the "**Rewards+ Card**") issued by Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**", the "**Bank**" or "**we**") as a principal cardholder ("**Rewards+ Cardholder**");
 - b. you must be a new-to-Rewards+ Cardholder; In other words, you must not have any existing or previously cancelled the Rewards+ Card in the last 12 months;
 - c. Standard Chartered must receive your application for the Rewards+ Card within the Promotion Period. Notwithstanding the foregoing, Standard Chartered may continue to process any application received by Standard Chartered up to 14 calendar days after the end of the Promotion Period, and Standard Chartered shall retain the sole and absolute discretion to determine the eligibility of the application and/or allow the said application for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
 - d. your Rewards+ Card application must be approved by Standard Chartered, where such approval is final and unconditional;
 - e. you must activate the physical version of the Rewards+ Card within 30 days from the card approval date. For the avoidance of doubt, activating a digital version of the Rewards+ Card is not eligible for this Promotion; and
 - f. your Rewards+ Card account must, for a period of six (6) months from the opening date of your Rewards+ Card account, 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.
4. For the purposes of this Promotion, if you fulfil Clauses 3 above, you will be considered an "**Eligible Cardholder**".

Promotion Mechanics

5. Where, during the Promotion Period, a Qualifying Apparel / Shoe Retail Transaction or a Qualifying Supermarket Retail Transaction (as defined at Clauses 7 and 8 below respectively) is charged by an Eligible Cardholder or his/her supplementary cardholder to a Rewards+ Card (either the physical version of the Rewards+ Card or the virtual version of a Rewards+ Card, which can be used by the Eligible Cardholder without the physical version of a credit card) and such a transaction is also posted to an Eligible Cardholder's Card account during the Promotion Period, the Eligible Cardholder will receive, pursuant to this Promotion:
 - a. nine (9) 360° Rewards Points for every S\$1 spent on such Qualifying Apparel / Shoe Retail Transactions ("**Additional Shopping Rewards Points**"); and
 - b. nine (9) 360° Rewards Points for every S\$1 spent on such Qualifying Supermarket Retail Transactions ("**Additional Grocery Rewards Points**").
6. For the avoidance of doubt, the:
 - a. date that a transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable);

- b. Additional Shopping Rewards Points and Additional Grocery Rewards Points that are awarded to each Eligible Cardholder is in addition to the 360° Rewards Points that he/she may receive pursuant to the Standard Chartered Rewards+ Credit Card Promotion; and
 - c. transaction amount for each individual Qualifying Apparel / Shoe Retail Transaction and Qualifying Supermarket Retail Transaction that is charged by either the Eligible Cardholder or his/her supplementary cardholder to the Eligible Cardholder's Rewards+ Card and is posted to an Eligible Cardholder's account, during the Promotion Period, will be calculated up to two decimal places before rounding off to the nearest dollar and then multiplied by ten (10) to determine the number of Additional Shopping Rewards Points and Additional Grocery Rewards Points (both as defined at Clause 6 above) that are to be received by the Eligible Cardholder.
7. For the purposes of this Promotion, "**Qualifying Apparel / Shoe Retail Transactions**" are online spends made in Singapore Dollars, which are also classified under one or more of the following Merchant Category Codes ("**MCC**"):
- a. Men's, Women's and Children's Uniforms (5137)
 - b. Commercial Footwear (5139);
 - c. Department Stores (5311);
 - d. Men's & Boys' Clothing and Accessory Stores (5611);
 - e. Women's Ready-to-Wear Stores (5621);
 - f. Women's Accessory and Specialty Stores (5631);
 - g. Children's and Infants' Wear Stores (5641);
 - h. Family Clothing Stores (5651);
 - i. Sports and Riding Apparel Stores (5655);
 - j. Shoe Stores (5661);
 - k. Men's and Women's Clothing Stores (5691);
 - l. Tailors, Seamstresses, Mending, Alterations (5697);
 - m. Wig & Toupee Shops (5698);
 - n. Miscellaneous Apparel and Accessory Stores (5699); and
 - o. Luggage and Leather Goods Stores (5948)
8. For the purposes of this Promotion, "**Qualifying Supermarket Retail Transactions**" are online spends made in Singapore Dollars, which are also classified under one or more of the following Merchant Category Codes ("**MCC**"):
- a. Discount Store (5310)
 - b. Variety Stores (5331);
 - c. Miscellaneous General Merchandise (5399);
 - d. Grocery Stores and Supermarkets (5411); and
 - e. Miscellaneous & Specialty Retail Stores (5999)
9. For the avoidance of doubt, the Additional Shopping Rewards Points and Additional Grocery Rewards Points that the Eligible Cardholder is eligible to earn on Qualifying Apparel / Shoe Retail Transactions and Qualifying Supermarket Retail Transactions will be calculated after the Promotion Period. For clarity, the Additional Shopping Rewards Points and Additional Grocery Rewards Points an Eligible Cardholder is eligible to receive will be calculated after 30 April 2020 and will be credited to the Eligible Cardholder's Rewards+ Card account by 30 June 2020. Additional Shopping Rewards Points and Additional Grocery Rewards Points earned by an Eligible Cardholder's supplementary cardholder(s) of his/her Rewards+ Card will be credited into the Eligible Cardholder's Rewards+ Card account by 30 June 2020.
10. All Qualifying Apparel / Shoe Transactions and Qualifying Supermarket Retail Transactions must be charged to the Rewards+ 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 and any telecommunication provider.
11. For the avoidance of doubt, the total number of Additional Shopping Rewards Points and Additional Grocery Rewards Points that an Eligible Cardholder may receive pursuant to this Promotion is subjected to a cap of 20,000 360° Rewards Points ("**Additional Cap**"). The Additional Cap is applicable for Qualifying Apparel / Shoe Retail Transactions and Qualifying Supermarket Retail Transactions that are charged by either the Eligible Cardholder or his/her supplementary cardholder to an Eligible Cardholder's

Rewards+ Card during the Promotion Period and such a transaction is also posted to the Eligible Cardholder's account during the Promotion Period only.

To illustrate the Additional Cap, please refer to the table below. For the purposes of the illustration below, the Rewards+ Card is applied on 1 November 2020.

Transaction Date	Posting Date	Transaction Description	MCC	Additional Shopping Rewards Points awarded	Additional Grocery Rewards Points awarded	Cumulative Additional Shopping Rewards Points and Additional Grocery Rewards Points earned Cap (capped at 20,000 Rewards Points) *only calculated after the Promotion Period	Remarks
7/11/20	9/11/20	S\$650 supermarket purchase made via an online transaction in an online grocery store in Singapore (paid in SGD)	5411	N.A.	5,850	5,850	Since this transaction is a Qualifying Supermarket Retail Transaction, every S\$1 spent will be rewarded with 9 Additional Grocery Rewards Points (subject to the Additional Cap).
22/11/20	24/11/20	S\$800 bill on infant products in physical retail outlet in Singapore (paid in SGD)	5641	N.A	N.A	5,850	No Additional Shopping Rewards Points or Additional Grocery Rewards Points are awarded as this transaction does not qualify as a Qualifying Apparel / Shoe Retail Transaction or Qualifying Supermarket Retail Transaction.
14/12/20	16/12/20	S\$330 online purchase on an e-commerce site for shoes, site was based in Australia (paid in AUD – equivalent SGD amount is S\$330)	5661	N.A	N.A	5,850	No Additional Shopping Rewards Points or Additional Grocery Rewards Points are awarded as this transaction does not qualify as a Qualifying Apparel / Shoe Retail Transaction or Qualifying Supermarket Retail Transaction. The transaction in made in foreign currency.
25/01/21	28/01/21	S\$1,350 online purchase on an e-commerce site for men's workwear, in Singapore (paid in SGD)	5611	14,150	N.A.	20,000	Since this transaction is a Qualifying Apparel / Shoe Retail Transaction, every S\$1 spent is rewarded with 9 Additional Shopping Rewards Points. 14,400 Additional Shopping Rewards Points should have been awarded, but this would result in 20,250 360° Rewards Points under the cumulative Additional Cap. Hence, only 14,150 Additional Shopping Rewards Points are awarded.

28/02/21	02/03/21	S\$200 online purchase on an e-commerce site for women's sportswear in Singapore (paid in SGD)	5621	N.A.	N.A.	20,000	Since transaction is a Qualifying Apparel / Shoe Retail Transaction, every S\$1 spent should be awarded with 9 Additional Shopping Rewards Points. However, as the Additional Cap has been reached, no Additional Shopping Rewards Points will be accorded.
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12. The following transactions will not be considered as a Qualifying Apparel / Shoe Retail Transaction or a Qualifying Supermarket Retail Transaction and are not eligible for this Promotion:

- a. any cash advance;
- b. any fees and 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) charged to the Eligible Cardholder's Rewards+ Card;
- c. any Credit Cards funds transfer;
- d. any monthly instalment of an EasyPay transaction;
- e. any amount charged to the Eligible Cardholder's Rewards+ Card (and/or the Eligible Cardholder's supplementary card) that is subsequently cancelled, voided, refunded or reversed;
- f. recurring payments (being automatic payments where the Eligible Cardholder's (including the Eligible Cardholder's supplementary cardholder(s) on the Eligible Cardholder's Rewards+ Card account) have given a one-time authorisation or instruction for the merchant to charge the payment directly to the Eligible Cardholder's Rewards+ 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;
- g. AXS, SAM or ATM transactions made using the Rewards+ Card;
- h. amounts which have been rolled over from the preceding months' statements;
- i. tax refunds credited into the Eligible Cardholder's Rewards+ Card account;
- j. any insurance premiums charged to the Eligible Cardholder's Rewards+ Card (and/or the Eligible Cardholder's supplementary card);
- k. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to the Eligible Cardholder's Rewards+ Card;
- l. any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation:
 - i. 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
 - ii. any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

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| · EZ LINK PTE LTD | · EZLINK* | · TRANSIT LINK* |
| · EZ LINK PTE LTD (FEVO) | · EZ LINK | · TRANSIT LINK PL |
| · EZ-LINK PTE LTD SINGAPORE | · EZLINKS.COM | · TRANSIT |
| · EZ-LINK TOP-UP KIOSK | · FLASHPAY ATU | · PAYPAL * BIZCONSULTA |
| · EZ-LINK (IMAGINE CARD) | · TRANSITLINK* | · PAYPAL * CAPITALROYA |

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

- ii. 6211 (Security Brokers/Dealers)
 - iii. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - iv. 8211 (Elementary and Secondary Schools)
 - v. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 - vi. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
 - vii. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
 - viii. 9211 (Court Costs, Including Alimony and Child Support)
 - ix. 9222 (Fines), 9223 (Bail and Bond Payments)
 - x. 9311 (Tax Payments)
 - xi. 9399 (Government Services (Not Elsewhere Classified))
 - xii. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments); and
13. If a transaction charged by an Eligible Cardholder to the Eligible Cardholder's Rewards+ Card or charged by his/her supplementary cardholder to the Eligible Cardholder's Rewards+ Card qualifies as a Qualifying Apparel / Shoe Retail Transaction or a Qualifying Supermarket Retail Transaction and is successfully converted into monthly instalments at a later date by the Bank, the total amount charged (and not the converted monthly instalment amount), will be considered as the amount of the Qualifying Apparel / Shoe Retail Transaction or the Qualifying Supermarket Retail Transaction (as the case may be).

General

14. By activating the Rewards+ Card, an Eligible Cardholder's consent to the use of the Eligible Cardholder's personal data for marketing purposes, including but not limited to the use of the Eligible Cardholder's telephone number to contact the Eligible Cardholder about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer. Such consent will supersede any prior choices made by the Eligible Cardholder. Such consent will also prevail even if the Eligible Cardholder are registered or subsequently register the Eligible Cardholder's contact information with the national Do Not Call Registry.
15. The Bank reserves the right to, without prior notice or reason, vary, modify or delete any of the terms and conditions governing this Promotion and make any changes to this Promotion, including terminating or withdrawing this Promotion or varying or removing the Additional Shopping Rewards Points and Additional Grocery Rewards Points to be awarded to Eligible Cardholders without prior notice or reason. Eligible Cardholders agree and consent to be bound by any such variation.
16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including whether Eligible Cardholders have met all requirements of this Promotion, whether amounts charged to a Rewards+ Card are eligible to qualify for this Promotion, and whether an Eligible Cardholder's transaction is classified as a Qualifying Apparel / Shoe Transaction and Qualifying Supermarket Retail Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with this Promotion shall be final and conclusive and no correspondence will be entertained.
17. In the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Cardholder is not eligible to receive Additional Shopping Rewards Points and Additional Grocery Rewards Points or to participate in the Promotion or has irregularly or wrongly redeemed any 360° Rewards Points from the Bank, or where the Bank has knowledge of subsequent events whereby the an Eligible Cardholder would not have been entitled to receive the 360° Rewards Points, the Bank reserves the right to claw back the 360° Rewards Points or to deduct the value of the 360° Rewards Points (or such other amount as it deems fit) from an Eligible Cardholder's account(s) with the Bank.

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. The Bank is not an agent of such merchant(s).
19. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen 360° Rewards Points.
20. The Bank reserves the right to replace or substitute any Additional Shopping Rewards Points and Additional Grocery Rewards Points with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
21. 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, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, use or misuse of the Additional Shopping Rewards Points and/or the Additional Grocery Rewards Points.
22. 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.
23. These Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme, Credit Card Sign-Up Promotion Terms and Conditions and the Standard Chartered Rewards+ Credit Card Promotion Terms & Conditions ("**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.
24. A person who is not a party to these Standard Chartered New to Rewards+ Spend Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Standard Chartered New to Rewards+ Spend Promotion Terms and Conditions.
25. These Standard Chartered New to Rewards+ Spend Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered New to Rewards+ Spend Promotion Terms and Conditions, shall be governed by and are to 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.
26. All information is correct at the time of printing or posting online.