

Rewards+ Card Spend and Get Promotion 2018 Terms and Conditions

Eligibility

1. The Rewards+ Card Spend and Get Promotion 2018 ("**Rewards+ Card Spend and Get Promotion**") is available from 1 October 2018 to 31 October 2018 (both dates inclusive) ("**Promotion Period**"). The Rewards+ Card Spend and Get Promotion is open to all principal cardholders of the Standard Chartered Rewards+ Credit Card ("the **Rewards+ Card**") issued by Standard Chartered Bank (Singapore) Limited ("**Bank**"), who received a mailer or SMS from the Bank to participate in the Rewards+ Card Spend and Get Promotion ("**Eligible Cardholder**", or collectively, "**Eligible Cardholders**"). By participating in the Rewards+ Card Spend and Get Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. Eligible Cardholders whose Cards' accounts have been suspended, cancelled or terminated for any reason from 1 October 2018 to 31 December 2018 (both dates inclusive) are not eligible for the Rewards+ Card Spend and Get Promotion.

Participation

3. By participating in the Rewards+ Card Spend and Get Promotion, the Eligible 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 Eligible Cardholders is registered or subsequently registers his/her contact information with the national Do Not Call Registry.
4. To qualify for the Rewards+ Card Spend and Get Promotion, the Eligible Cardholder must be within the first 300 Eligible Cardholders to spend S\$800 of transaction(s) (which excludes the transactions set out at Clause 9 below) (each an "**Eligible Transaction**" and collectively "**Eligible Transactions**") on their Rewards+ Card account during the Promotion Period.
5. If the Eligible Cardholder satisfies the conditions in Clauses 2 and 4 above, he/she will be eligible to redeem a 30" American Tourister Hartford Luggage Bag ("**Rewards+ Gift**").
6. The Eligible Cardholders who have qualified to receive the Rewards+ Gift will, no later than 31 December 2018, receive a letter ("**Redemption Letter**") which can be used to redeem the Rewards+ Gift.
7. To redeem the Rewards+ Gift, the Eligible Cardholders must present the original Redemption Letter and his/her NRIC/passport at the redemption location stated in the Redemption Letter. Eligible Cardholders shall redeem the Rewards+ Gift no later than the redemption period stated in the Redemption Letter. The Bank will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Rewards+ Gift that is not redeemed by the redemption date stated in the Redemption Letter will be forfeited.
8. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Rewards+ Gift or Redemption Letter.

General

9. The following transactions charged by an Eligible Cardholder will not be considered as Eligible Transactions:
 - a. Insurance premiums, including premiums for investment-linked policies, charged to the Eligible Cardholder's Rewards+ 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 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 Eligible 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 Eligible Cardholder;
 - l. 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; and
 - m. Balance owing on the credit cards of the Eligible Cardholder account from other months.

10. The Bank is not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, any telecommunication provider, any internet service provider or website.

11. Eligible Transactions accumulated by the supplementary cards of a Rewards+ Card account will count towards the S\$800 spend qualifying condition as set out in Clause 4 above for the purposes of the Rewards+ Card Spend and Get Promotion.

12. The Bank reserves the right to revise these terms and conditions, modify or withdraw the Rewards+ Card Spend and Get Promotion at any time without prior notice or reason including terminating, shortening, extending or withdrawing the Rewards+ Card Spend and Get Promotion and/or substituting the Rewards+ Gift with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.

13. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Rewards+ Gift. 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 acts or omissions or 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. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Rewards+ Gift for any reason. You accept the Rewards+ Gift as it is and subject to any terms and conditions the merchants may impose.

14. The Bank is not an agent of any merchant or service provider or vice versa.
15. The Rewards+ Gift is limited to one (1) per Eligible Cardholder and is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.
16. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Rewards+ Card Spend and Get Promotion. The Bank's determination of all matters relating to the Rewards+ Card Spend and Get Promotion shall be final and binding, and no correspondence will be entertained.
17. In the event the Bank has determined that an Eligible Cardholder has irregularly or wrongly received the Rewards+ Gift from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to receive the Rewards+ Gift (including but not limited to where the charges for the Eligible Transaction were reversed or refunded), the Bank reserves the right to deduct the value of the Rewards+ Gift from the Eligible Cardholder's account(s) with the Bank. For the purposes of deducting the value of the Rewards+ Gift from the Eligible Cardholder, each participant authorizes and consents to the Bank debiting the value of the Rewards+ Gift from any of his/her/their credit card accounts.
18. Unless otherwise stated, the Rewards+ Card Spend and Get Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Rewards+ Card Spend and Get Promotion is valid in conjunction with the Standard Chartered Caltex 2018 Promotion (the terms and conditions of which can be found [here](#)), The Standard Chartered and Grab August to December 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](#)).
19. In the event of any inconsistency between the Rewards+ Card Spend and Get Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Rewards+ Card Spend and Get Promotion, these Rewards+ Card Spend and Get Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
20. Please read these terms and conditions together with our Customer Terms and Credit Card Terms, the Standard Chartered 360° Rewards Programme Terms and Conditions, the Standard Chartered Rewards+ Credit Card Promotion Terms and Conditions and any other product terms that may be applicable in conjunction with the Rewards+ Card Spend and Get 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.
21. A person who is not a party to these Rewards+ Card Spend and Get Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Rewards+ Card Spend and Get Promotion Terms and Conditions.
22. The Rewards+ Card Spend and Get 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.
23. All information is correct at the time of publication.