

## **SC EasyRewards Programme – SC Mobile Step-By-Step Illustration:**

The SC EasyRewards Programme allows eligible principal Standard Chartered Credit Card Cardholders to get more from their *360° Rewards Points* (“Points”) in the following ways.

This first way is to use “Purchase with Rewards” to redeem their Points for Travel Credits. You must hold a valid Standard Chartered Visa Infinite X Credit Card issued by Standard Chartered Bank (Singapore) Limited (the “X Card”) as a principal cardholder (“X Cardholder”) to be eligible for this feature. Travel Credits are cash amounts credited into the principal cardholder’s X Card account, and Travel Credits can only be used to offset Travel Purchase Qualifying Transactions.

Travel Credits allows you to offset your next single Travel Purchase using Reward Points and this can be done in either of the 2 ways:

- Pre-Transaction activation SMS
- Post-Transaction SMS

The second way is to use “Transfer Rewards” to convert their Points for participating hotel partner’s loyalty points (“**Hotel Partner Points**”) or participating airline partner’s miles (“**Airline Partner Miles**”). You must hold a valid Standard Chartered VISA or Mastercard credit card (excluding Unlimited Cashback Credit Card, Spree Credit Card, Cashback Visa Gold, Cashback Mastercard Gold, the MANHATTAN Cards (S\$500 Card/Gold/ Platinum/World Mastercard, and co-brand card) issued by Standard Chartered Bank (Singapore) Limited as a principal cardholder (collectively, “Eligible Standard Chartered Credit Card Cardholders”) to be eligible for this feature with effect from 1 November 2019 (inclusive of this date).

### **The Step-By-Step guide:**

- Pre-Transaction Activation SMS:
  - How do I enable a Pre-Transaction Activation SMS?
  - How do I remove X Card from Pre-Transaction Activation SMS registration?
- Post-transaction SMS:
  - How do I receive a Post-Transaction SMS?
- Transfer Rewards:
  - How do I transfer my Points to other Airline Partner Miles or Hotel Partner Points via Transfer Rewards?

## **Pre-Transaction Activation SMS**

### **Q : How do I enable a Pre-Transaction Activation SMS?**

You may switch on Pre-Transaction Activation via SC Mobile. A Pre-Transaction Activation SMS will be enabled for the next eligible Travel Purchase Qualifying Transaction when you select your X Card by clicking on the “Purchase with Rewards” icon via the “My Credit Card Rewards” option in the SC Mobile app.

The Pre-Transaction Activation is enabled for Travel Purchase Qualifying Transactions charged and with a minimum transaction value of S\$100 or its equivalent in foreign currency charged to your X Card.

Upon activating this option, the redemption of Points is only valid for the offsetting of the next Travel Purchase Qualifying Transaction made on your X Card.

Please refer to the steps below:

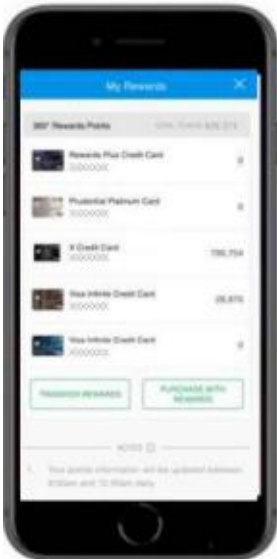
### **Step 1: Log on to SC Mobile**



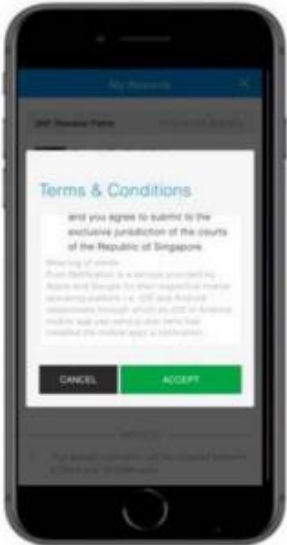
**Step 2: Select Credit Card Rewards**



**Step 3: Select “PURCHASE WITH REWARDS”**



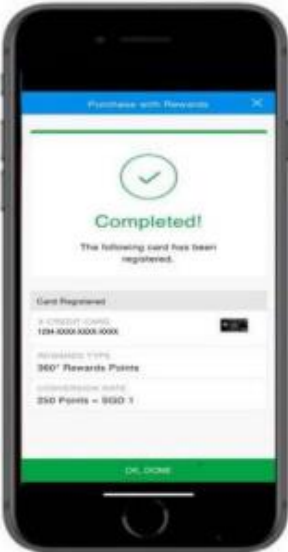
**Step 4: Select “ACCEPT”**



**Step 5: Select “X Card”**



**Step 6: Select “OK, DONE”**



**Q : How do I remove X Card from Pre-Transaction Activation SMS registration?**

You may remove your X Card from Pre-Transaction Activation registration via SC Mobile.

Please refer to the steps below:

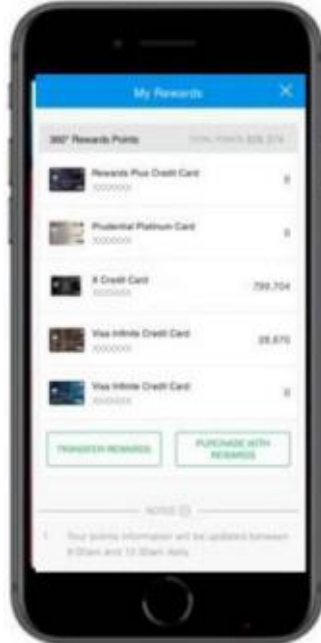
**Step 1: Log into SC Mobile**



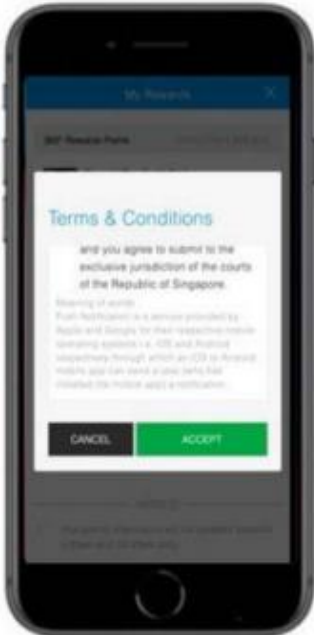
**Step 2: Select “Credit Card Rewards”**



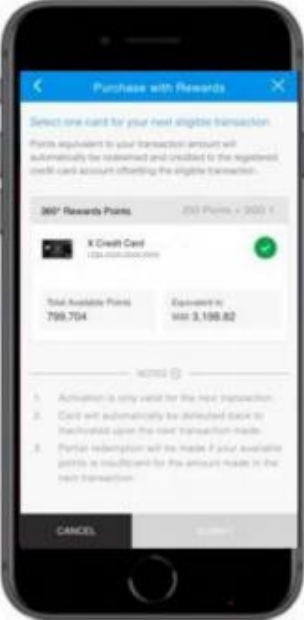
**Step 3: Select “PURCHASE WITH REWARDS”**



**Step 4: Select “ACCEPT”**



**Step 5: Unselect “X Card”**





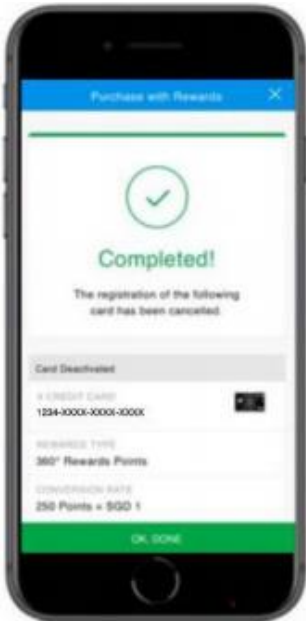
**Step 6: Select “SUBMIT”**



**Step 7: Select “YES”**



**Step 8: Select “OK, DONE”**



## Post-Transaction SMS

### Q : How do I receive a Post-Transaction SMS?

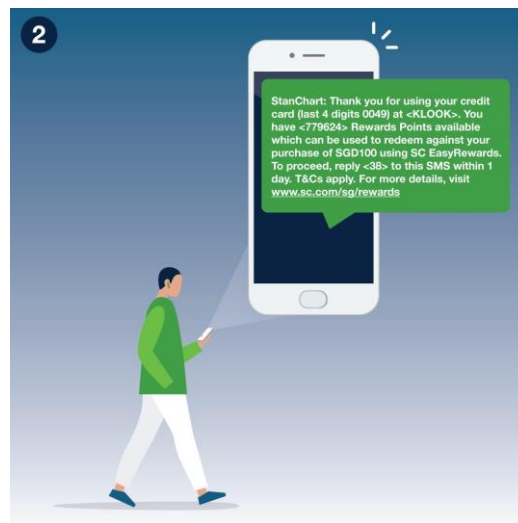
Post-Transaction SMS Trigger is where an SMS is automatically triggered to your Bank Registered Mobile Number to redeem your Points to offset a Travel Purchase Qualifying Transaction when you charge a Travel Purchase Qualifying Transaction with a minimum transaction value of S\$100 or its equivalent in foreign currency to your X Card.

Here is an illustration:



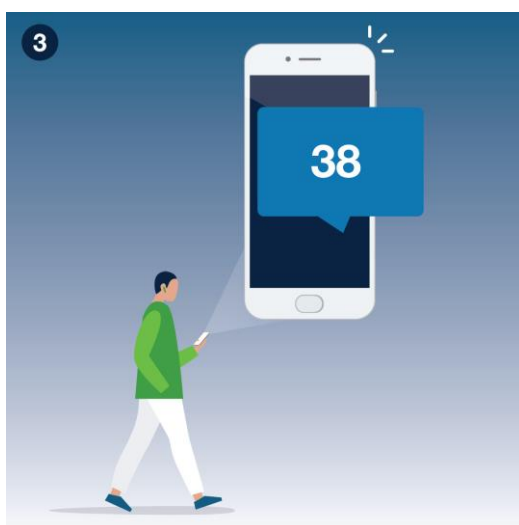
#### Step 1:

X Cardholder makes a S\$100 transaction at an eligible merchant (eg. Klook)



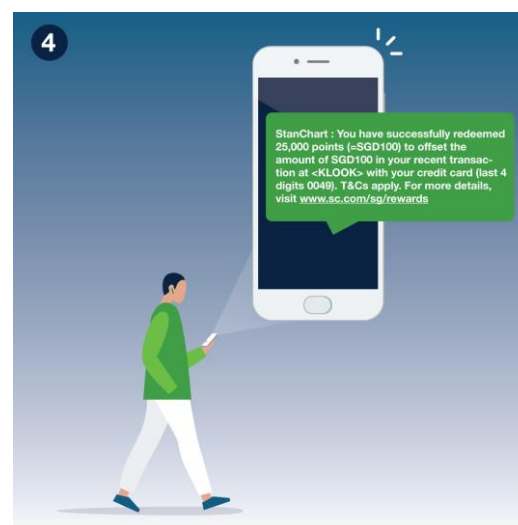
#### Step 2:

Post transaction SMS sent to X Cardholder



#### Step 3:

X Cardholder responds with "38"



#### Step 4:

Receives confirmation SMS from the Bank that redemption using Points is completed.

**Q : How do I transfer my Points to other Airline Partner Miles or Hotel Partner Points via Transfer Rewards?**

You can select the “Transfer Rewards” icon via the “My Credit Card Rewards” option in SC Mobile app. An Eligible Standard Chartered Credit Card Cardholder can redeem his/her Points for Airline Partner Miles or Hotel Partner Points via Transfer Rewards under the SC EasyRewards Programme. For each conversion of Points to such Hotel Partner Points or Airline Partner Miles, a transfer fee of S\$26.75 (including GST) is chargeable. The estimated period for processing of a conversion request is 5-7 working days or more.

In the event where investigation may be necessary to resolve any discrepancy or issue in relation to the conversion of Points to such Hotel Partner Points or Airline Partner Miles, the estimated period may take up to 15 working days.

Please refer to the steps below:

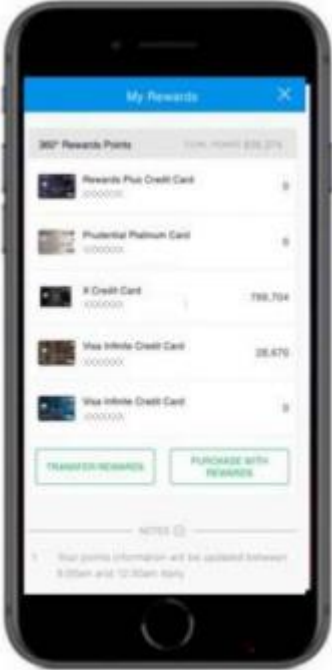
**Step 1: Log on to SC Mobile**



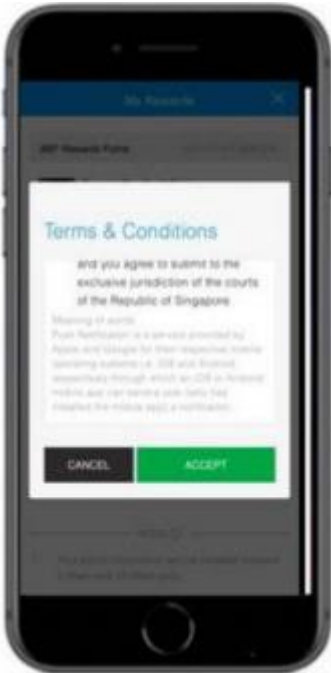
**Step 2: Click on “Credit Card Rewards”**



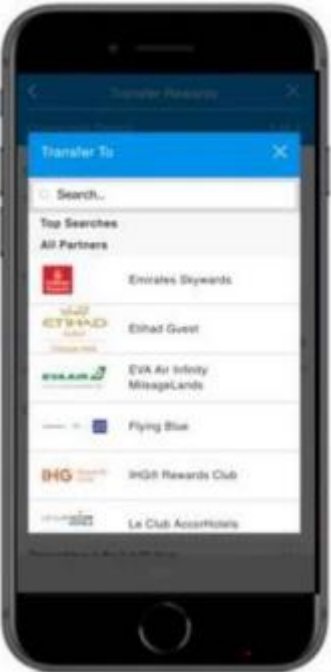
**Step 3: Click on “TRANSFER REWARDS”**



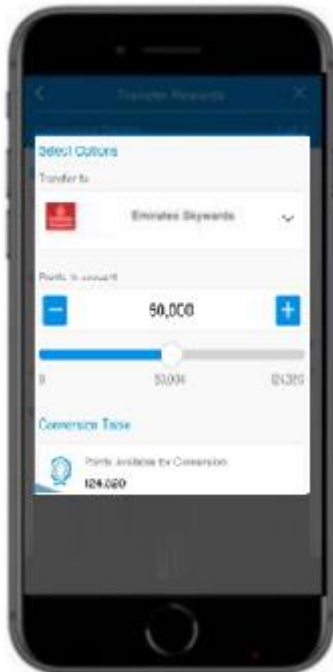
**Step 4: Click on “ACCEPT”**



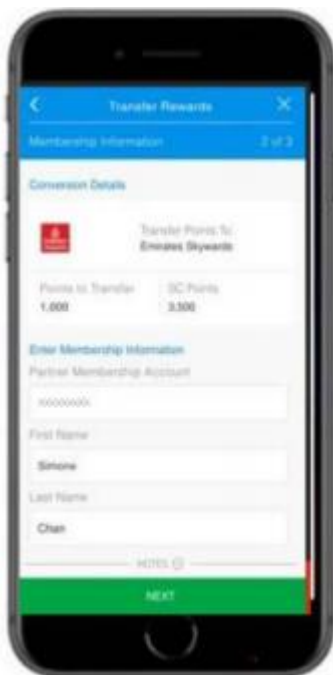
**Step 5: Select from the drop down list of participating hotel partners and participating airline partners**



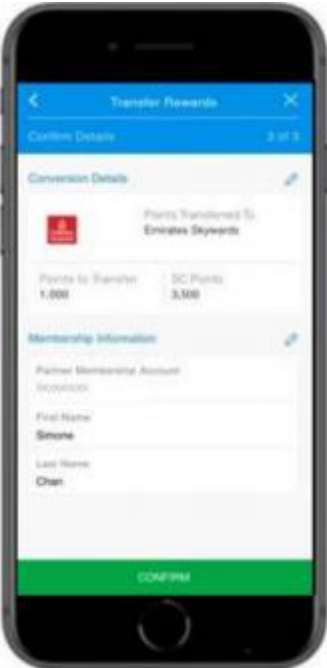
**Step 6: Input or select value of Points to be transferred to the selected participating hotel partners and/or participating airline partners**



**Step 7: Fill in your Membership Information details for the selected participating hotel partners and/or participating airline partners**



**Step 8: Click on “CONFIRM” if Membership Information are correct.**



**Step 9: Transfer Rewards redemption request is submitted.**

