



## Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions

1. For these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions to apply:
  - a. You must hold, as a principal *cardholder*, either a valid Standard Chartered Prudential Platinum Credit Card issued by Standard Chartered Bank (Singapore) Limited (“**Prudential Platinum Card**”) or a valid Prudential Visa Signature Credit Card issued by Standard Chartered Bank (Singapore) Limited (“**Prudential Signature Card**”) (previously known as PruPrestige Visa Signature), (each a “**Prudential Card**”, collectively the “**Prudential Cards**”); and
  - b. your Prudential Card *account(s)* 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 Standard Chartered Bank (Singapore) Limited (“**SCB**” or the “**Bank**”) in its sole and absolute discretion.
2. For the purposes of these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions:
  - i. a “**Prudential Platinum Cardholder**” is a principal *cardholder* of a Prudential Platinum Card;
  - ii. a “**Prudential Signature Cardholder**” is a principal *cardholder* of a Prudential Signature Card;
  - iii. a “**Prudential Cardholder**” shall refer to either a Prudential Signature Cardholder or a Prudential Platinum Cardholder; and
  - iv. “**Prudential Cardholders**” shall refer to Prudential Signature Cardholders and Prudential Platinum Cardholders.

### Prudential Card Rewards Points Promotion

3. The Prudential Card Rewards Points Promotion is valid from now to 31 December 2025.

By participating in the Prudential Card Rewards Points Promotion, you agree to be bound by these terms and conditions.

4. Under this Promotion, Prudential Cardholders will be eligible to earn 360° Rewards Points under the existing Standard Chartered 360° Rewards Programme on eligible retail transactions charged to a Prudential Card (based on transaction posting date) save for the excluded transactions as set out at clause 7 below (“**Qualifying Prudential Card Transactions**”). Please click [here](#) for the Standard Chartered 360° Rewards Programme Terms and Conditions that apply. For the avoidance of doubt, clause 14.3.2 of the Standard Chartered 360° Rewards Programme Terms and Conditions does not apply to the Prudential Signature Card and 360° Rewards Points will be earned for the Prudential Signature Card in the manner as stated at clause 5(b) below.
5. Under the Standard Chartered 360° Rewards Programme,
  - a. Prudential Platinum Cardholders earn one (1) 360° Rewards Point for every S\$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Standard Chartered Prudential Platinum Credit Card, regardless of whether such spends are made in Singapore Dollars or otherwise; and
  - b. Prudential Signature Cardholders earn one and a half (1.5) 360° Rewards Points for every S\$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Standard Chartered Prudential Signature Card, regardless of whether such spends are made in Singapore Dollars or otherwise.



6. Under this Promotion, the Prudential Cards allow Prudential Cardholders to earn additional 360° *Rewards Points* via Qualifying Dining Transactions and Qualifying Foreign Currency Transactions (as defined at Clauses 6(i) and 6(ii) below respectively).
  - i. “**Qualifying Dining Transactions**” are dining spends charged to a Prudential Card in Singapore Dollar at dining establishments classified under the Merchant Category Codes (“**MCC**”) of:
    - a. Caterers (5811);
    - b. Restaurants and eating places (5812);
    - c. Pubs & bars (5813); or
    - d. Fast Food Restaurants (5814).

For the avoidance of doubt, purchases from establishments including but not limited to hotel restaurants (including wedding banquets), bakeries and supermarkets that are not classified under the MCCs stated above in Clauses 6(i)(a)-(d) above will not be considered as Qualifying Dining Transactions. Dining spends charged to a Prudential Card in foreign currencies at dining establishments classified under the MCCs stated above in Clauses 6(i)(a)-(d) will not be considered as Qualifying Dining Transactions but will be considered as Qualifying Foreign Currency Transactions as defined in Clause 6(ii) below.

- ii. “**Qualifying Foreign Currency Transactions**” are transactions charged to a Prudential Card in foreign currencies (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars)
7. Prudential Cardholders will be eligible to earn additional 360° *Rewards Points* as follows:
  - a. Prudential Platinum Cardholders earn additional (i) four (4) 360° *Rewards Points* for every S\$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; and (ii) additional nine (9) 360° *Rewards Points* for every S\$1 spent in foreign currency on Qualifying Foreign Currency Transactions will be credited to the principal Prudential Platinum Card *account*.
  - b. Prudential Signature Cardholders earn additional (i) three and a half (3.5) 360° *Rewards Points* for every S\$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; and (ii) additional eight and a half (8.5) 360° *Rewards Points* for every S\$1 spent in foreign currency on Qualifying Foreign Currency Transactions.

Therefore, Prudential Cardholders are eligible to earn a total of five (5) 360° *Rewards Points* for every S\$1 spent in local currency on Qualifying Dining Transactions and ten (10) 360° *Rewards Points* for every S\$1 spent in foreign currency on Qualifying Foreign Currency Transactions. The additional 360° *Rewards Points* earned pursuant to clauses 6(a) and 6(b) above will be credited to the principal Prudential Platinum Card *account* and principal Prudential Signature Card *account* respectively.



Date	Transaction Description	MCC	360° Reward Points awarded	Additional 360° Reward Points awarded	Cumulative Rewards Cap	Remarks
19/09/21	S\$2,000 washing machine purchase at Courts Singapore (paid in SGD)	5311	2,000	N.A.	N.A.	No additional 360° Reward Points is awarded as transaction does not qualify as a Qualifying Dining Transaction and the transaction is not a foreign currency Qualifying Prudential Card Transaction.
15/10/21	S\$1,300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S\$1,300)	5811	1,300	11,700	11,700	Since this transaction is paid in foreign currency, every S\$1 spent is rewarded with 9 additional 360° Reward Points.
17/02/22	S\$2,500 meal at a restaurant in Singapore (paid in SGD)	5812	2,500	8,300	20,000	Since transaction is classified under MCC category 5812 and is paid in SGD, every S\$1 spent should be rewarded with 4 additional 360° Reward Points. However, only 8,300 points are awarded instead of 10,000 points because the 20,000 Rewards Cap has been met.
14/06/22	S\$500 bill at a bar in Singapore (paid in SGD)	5813	500	N.A.	20,000	Since transaction is classified under MCC category 5813 and is paid in SGD, every S\$1 spent should be awarded with 4 additional 360° Reward Points. However, as the Rewards cap of 20,000 has been met, no 360° Reward Points is accorded.
10/09/22	S\$300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S\$300)	5811	300	2,700	2,700	Since Reward Cap is reset on the anniversary of the card approval date and transaction is paid in foreign currency, every S\$1 spent is rewarded with 9 additional 360° Reward Points.



- c. The spends made by both the principal and supplementary Prudential Cardholders will be aggregated for the purposes of calculating the total number of 360° Rewards Points earned.
- d. There is a cap on the additional 360° Rewards Points earned pursuant to clauses 7(a) and 7(b) above ("**Rewards Cap**") per Year (as defined below), as per the table below:

	<b>Rewards Cap per Year</b>
<b>Prudential Platinum Card</b>	20,000
<b>Prudential Signature Card</b>	50,000

"Year" for purposes of this Rewards Cap means the time period from the Prudential Card approval date (or a particular anniversary of such approval date) to the day falling before the next anniversary of such approval date. The Rewards Cap will be reset every anniversary of the approval date of the relevant Prudential Card. For the avoidance of doubt, this Rewards Cap only applies to the additional 360° Rewards Points as prescribed in Clauses 7(a) and 7(b) above.

For the avoidance of doubt, the Rewards Cap does not apply to the one (1) *360° Rewards Point* which the Prudential Platinum Cardholder and (1.5) *360° Rewards Points* which the Prudential Signature Cardholder is entitled to for every S\$1 spent (in local/foreign currency) with the Prudential Platinum Card and Prudential Signature Card respectively under the existing Standard Chartered 360° Rewards Programme.

For example, if a Prudential Platinum Card is approved on 10 September 2021 and the Rewards Cap was reached at any time from 10 September 2021 to 9 September 2022 (inclusive of both dates), the Prudential Platinum Cardholder's Rewards Cap will be reset on 10 September 2022. The Prudential Platinum Cardholder will earn additional 360° Rewards Points in accordance with Clause 7(a) and 7(b) above for the Qualifying Dining Transactions and Qualifying Foreign Currency Transactions posted on and after 10 September 2022.

To illustrate the Rewards Cap, please refer to the table above. For the purposes of the illustration above, the Prudential Platinum Card **is approved on 10 September 2021** and the first transaction for the Prudential Platinum Card is charged on 19 September 2021 and the Prudential Platinum Cardholder is subjected to a Rewards Cap of 20,000 *360° Reward Points* per Year on the Prudential Platinum Card.

8. The following transactions will not be considered as Qualifying Prudential Card Transactions. Qualifying Foreign Currency Transactions or Qualifying Dining Transactions:
  - a. any cash advance;
  - b. any *Credit Card Funds Transfer*;
  - c. any monthly instalment of an EasyPay transaction;
  - d. any amounts charged to your Prudential Card that is subsequently cancelled, voided, refunded or reversed;
  - e. AXS, SAM or ATM transactions made using your Prudential Card;
  - f. recurring payments (being automatic payments where the Prudential Cardholder or supplementary Prudential Card cardholder has given a one-time authorisation or instruction for the merchant to charge the payment directly to his/her Prudential 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. any fees or 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);
  - h. amounts which have been rolled over from any preceding month's statement;
  - i. tax refunds credited into your Prudential Card;
  - j. charges incurred but not submitted or posted to your Prudential Card *account* during the Prudential Card Promotion Period;
  - k. any fraudulent retail transaction;



- l. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your Prudential Card;
- m. 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:
    - EZ LINK PTE LTD
    - EZ LINK PTE LTD (FEVO)
    - EZ-LINK PTE LTD SINGAPORE
    - EZ-LINK TOP-UP KIOSK
    - EZ-LINK (IMAGINE CARD)
    - EZLINK\*
    - EZ LINK
    - EZLINKS.COM
    - FLASHPAY ATU
    - TRANSITLINK\*
    - TRANSIT LINK\*
    - TRANSIT LINK PL
    - TRANSIT
    - PAYPAL \* BIZCONSULTA
    - PAYPAL \* CAPITALROYA
- n. any transaction classified under one or more of the following Merchant Category Codes:

Merchant Category Code (MCC)	Description
4829	Money Transfer
4900*	Utilities – Electric, Gas, Water, and Sanitary
5047*	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199*	Nondurable Goods (Not Elsewhere Classified)
6050*	Quasi Cash – Financial institutions, Merchandise, Services
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6513	Real Estate Agents and Managers
6529*	Quasi Cash – Remote Stored Value Load – Financial Institute
6530*	Quasi Cash – Remote Stored Value Load – Merchant
6534*	Quasi Cash – Money Transfer – Member Financial Institution
7299*	Other Services – Not Elsewhere Classified
7349	Cleaning, Maintenance and Janitorial Services
7511*	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
8062*	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
8999*	Professional Services (Not Elsewhere Classified)



9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments

*\*Effective 3 September 2024*

- o. any other charge, fees or payments as we may stipulate from time to time.
9. For non-Singapore dollar Qualifying Prudential Card Transactions or Qualifying Foreign Currency Transactions charged to the Prudential Cards, the transaction amount posted in the Prudential Card *account* (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Prudential Card Transaction or Qualifying Foreign Currency Transactions for the purpose of determining the number of 360° Rewards Points earned under these terms and conditions.
  10. All Qualifying Prudential Card Transactions, Qualifying Foreign Currency Transactions and Qualifying Dining Transactions must be charged to Prudential Cards. 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, or any telecommunication provider.



### 360° Rewards Points Redemption to offset premium on Prudential Regular Premium Policies

11. The 360° Rewards Points earned on the Prudential Cards can be redeemed and converted into cash value and used to offset your premium payments for Eligible Policies (as defined at clause 16 to 20 below). A minimum redemption of 3,000 360° Rewards Points is required per redemption and thereafter the 360° Rewards Points must be redeemed in blocks of 300 360° Rewards Points as detailed in the table below.

#### On or before 31 May 2023

360° Rewards Points redemption	Equivalent cash value which can be used to offset premium payments for Eligible Policies
First 3,000 360° Rewards Points (minimum redemption)	S\$ 12.00
Subsequent 300 360° Rewards Points	S\$ 1.20

Where no number of 360° Rewards Points is indicated at the “Number of 360° Rewards Points to redeem” section of the Redemption Form, subject to the Bank’s sole and absolute discretion, the number of 360° Rewards Points to be redeemed will be the maximum number of 360° Rewards Points in the Prudential Platinum Credit Card account or Prudential Signature Card account that may be redeemed (as the case may be), as per the conversion table above. For clarity, this means, for example, that if there are 3,700 360° Rewards Points to be redeemed, the first 3,000 360° Rewards Points will be redeemed for an equivalent cash value of S\$12, subsequent 600 360° Rewards Points will be redeemed for an equivalent cash value of S\$2.40 and the remaining 100 360° Rewards Points will not be redeemed and will not be used to offset the premium payment for the policy stated on the Redemption Form as detailed in the illustration below.

3,700 360° Rewards Points in Prudential Card account	Equivalent cash value which can be used to offset premium payments for Eligible Policies
First 3,000 360° Rewards Points (minimum redemption)	S\$ 12.00
Subsequent 600 360° Rewards Points	S\$ 1.20 x 2 = S\$ 2.40
Remaining 100 360° Rewards Points	Not redeemed and will not be used for premium offset of the policy stated on the Redemption Form, remains in Prudential Card account



With effect from 1 June 2023

<b>360° Rewards Points redemption</b>	<b>Equivalent cash value which can be used to offset premium payments for Eligible Policies</b>
First 3,000 360° Rewards Points (minimum redemption)	S\$ 9.60
Subsequent 300 360° Rewards Points	S\$ 0.96

Where no number of 360° Rewards Points is indicated at the “Number of 360° Rewards Points to redeem” section of the Redemption Form, subject to the Bank’s sole and absolute discretion, the number of 360° Rewards Points to be redeemed will be the maximum number of 360° Rewards Points in the Prudential Platinum Credit Card account or Prudential Signature Card account that may be redeemed (as the case may be), as per the conversion table above. For clarity, this means, for example, that if there are 3,700 360° Rewards Points to be redeemed, the first 3,000 360° Rewards Points will be redeemed for an equivalent cash value of S\$9.60, subsequent 600 360° Rewards Points will be redeemed for an equivalent cash value of S\$1.92 and the remaining 100 360° Rewards Points will not be redeemed and will not be used to offset the premium payment for the policy stated on the Redemption Form as detailed in the illustration below.

<b>3,700 360° Rewards Points in Prudential Card account</b>	<b>Equivalent cash value which can be used to offset premium payments for Eligible Policies</b>
First 3,000 360° Rewards Points (minimum redemption)	S\$ 9.60
Subsequent 600 360° Rewards Points	$S\$ 0.96 \times 2 = S\$ 1.92$
Remaining 100 360° Rewards Points	Not redeemed and will not be used for premium offset of the policy stated on the Redemption Form, remains in Prudential Card account

Please note that if there are insufficient 360° Rewards Points to offset your Prudential policy premium payment entirely, you will need to pay the remaining outstanding premium on or before the policy premium due date.

- Redemptions are only applicable to premiums for Prudential regular premium policies which are issued by Prudential Assurance Company Singapore Pte Ltd (“**Prudential**”), which have payment modes on a monthly, quarterly, bi-annual or annual payment cycle and such policies exclude PruShield policies, single premium policies, recurring single premium policies, top up premiums policies, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme (“**Eligible Policy**”).





13. Please note that the redemption process as stated at clauses 14 to 20 below is managed by Prudential. The Bank is only responsible for the deduction of 360° Rewards Points from the Prudential Card *account* and subsequent reinstatement of 360° Rewards Points to the Prudential Card *account* in the event the premium offset is unsuccessful. The Bank makes no representation or warranty as to the quality of any services provided by Prudential. Any dispute about the quality of the services is to be resolved directly with the Prudential. The Bank is not obliged to assist or act on the Eligible Cardholder's behalf in communicating with Prudential.
14. By submitting your request to the Bank to redeem 360° Rewards Points and offset the premium on your Eligible Policy, you consent to the Bank to share the following information with Prudential, for purposes of the aforementioned premium offset: the fact that you are a customer of the Bank, the name of policyholder of the Eligible Policy which premium payment you wish to offset your 360° Rewards Points against; the relationship between the preceding policyholder and the Prudential cardholder; the Eligible Policy's policy number and premium due date; and the number of 360° Rewards Points to be deducted.
15. 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, possession, use or misuse of the 360° Rewards Points.

### **360° Rewards Points Redemption to offset premium on one Eligible Policy only**

Prudential Cardholders must submit an Insurance Premiums Redemption Form to the Bank which can be found at [sc.com/sg/Prurewards](http://sc.com/sg/Prurewards) ("**Redemption Form**") in order to redeem 360° Rewards Points and offset the premium due on his/her Eligible Policy.

#### **A. Eligible Policy to be paid via monthly payments**

16. If the Eligible Policy stated on the Redemption Form is paid via monthly payments, the 360° Rewards Points earned on your Prudential Card will be used to offset either the premium due on your Eligible Policy for the calendar month when the Bank receives the Redemption Form or the premium due for the subsequent calendar month as set out below:
  - a. If the premium due for the calendar month when the Bank receives the Redemption Form, is not outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium due on your Eligible Policy for the subsequent calendar month, on its due date.
  - b. If the premium due for the calendar month when the Bank receives the Redemption Form, is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium payable for the calendar month when the Bank receives the Redemption Form, on its due date.
17. If the premium due on your Eligible Policy is not successfully offset (as per Clauses 16(a) and 16(b) above), for any reason:
  - c. the Bank will reinstate the 360° Rewards Points into your Prudential Card *account* after Prudential's notification to the Bank that the offsetting of the premium for the Eligible Policy was unsuccessful; and
  - d. you will receive a SMS notification from the Bank, stating that the premium for your Eligible Policy was not successfully offset.

**Eligible Policy is on quarterly, half-year and yearly payment mode**

18. If the Eligible Policy stated on the Redemption Form is paid via quarterly, half-yearly and yearly payments, the outcome of your request to offset the premium due on your Eligible Policy depends on the following scenarios:
- e. If the Bank receives your completed Redemption Form more than 28 calendar days before the premium due date for your Eligible Policy as stated on the Redemption Form, your request to use 360° Rewards Points earned to offset the premium on your Eligible Policy will not be successful.
  - f. If the Bank receives your completed Redemption Form less than or equal to 28 calendar days before the policy premium due date for your Eligible Policy as stated on the Redemption Form, but no Eligible Policy premium is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, your request to use 360° Rewards Points earned to offset the premium on your Eligible Policy will not be successful.
  - g. If the Bank receives your completed Redemption Form less than or equal to 28 calendar days before the policy premium due date for your Eligible Policy as stated on the Redemption Form, and the Eligible Policy premium is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium for your Eligible Policy on its due date.
19. If the premium for your Eligible Policy has not been successfully offset as per Clauses 18(a) - 18(c) above:
- h. the Bank will reinstate the 360° Rewards Points into your Prudential Card *account* after Prudential's notification to the Bank that the offsetting of the premium for the Eligible Policy was unsuccessful; and
  - i. you will receive a SMS notification from the Bank, stating that the premium for your Eligible Policy was not successfully offset.



20. For clarity, the scenarios of outcomes of premium offset on Eligible Policies on varying payment modes are summarised in the table below:

	Monthly payment mode		Quarterly, half-year and yearly payment mode	
	Policy premium due for your Eligible Policy as stated on the Redemption Form is no longer outstanding as at the date as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is outstanding as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is no longer outstanding as at the date as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is outstanding as at the date Prudential receives the completed Redemption Form from the Bank
Less than or equal to 28 calendar days before policy premium due date for your Eligible Policy as stated on the Redemption Form	Premium due for following month will be successfully offset 15 days before policy due date	Premium due on Eligible Policy for the current month will be successfully offset.	360° Rewards Points will be credited back into your Prudential Card <i>account</i> and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card <i>account</i> .	Premium due on Eligible Policy will be successfully offset.
More than to 28 days before policy premium due date for your Eligible Policy as stated on the Redemption Form	NA	NA	360° Rewards Points will be credited back into your Prudential Card <i>account</i> and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card <i>account</i> .	360° Rewards Points will be credited back into your Prudential Card <i>account</i> and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card <i>account</i> .



### General

21. By activating the Prudential Card, 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 email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you
22. The Bank reserves the right to vary, modify or delete any of the terms and conditions governing the Prudential Cards without prior notice or reason, including varying or removing the additional 360° Rewards Points to be awarded to Prudential Cardholders without prior notice or reason. All Prudential Cardholders and supplementary cardholders of Prudential Cards consent to be bound by any such variation.
23. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Prudential Cards, including whether Prudential Cardholders have met all requirements of this set of Terms and Conditions and whether a Prudential Cardholder's transaction is classified as a Qualifying Prudential Card Transaction, Qualifying Foreign Currency Transaction or Qualifying Dining Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with the Prudential Cards shall be final and conclusive and no correspondence will be entertained.
24. In the event the Bank has determined that a Prudential Cardholder has irregularly or wrongly earned 360° Rewards Points or used the 360° Rewards Points to offset his/her premium payments for Eligible Policies, or where the Bank has knowledge of subsequent events which would mean that a Prudential Cardholder would not have been entitled to earn the 360° Rewards Points or use the 360° Rewards Points to offset his/her premium payments for Eligible Policies, 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 the aforementioned Prudential Cardholder's *account(s)* with the Bank.
25. In the event we have determined (in our sole and absolute discretion) that you or a person you authorize as a supplementary cardholder on your Prudential Card *account* is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points /gifts /vouchers /cashback /rebates /privileges from us; or where we have knowledge of subsequent events which would mean that you or a person you authorize as a supplementary cardholder on your Prudential Card *account* would not have been entitled to redeem or receive the 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), we reserve the right to claw back the 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges or to deduct the value of the 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges (or such other amount as we deem fit) from your *account(s)* with us or the *account(s)* with us of a person you authorize as a supplementary cardholder on your Prudential Card *account*.
26. These Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions are to be read together with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme and the Redemption Form Terms and Conditions (as set out in the Redemption Form) ("**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.
27. 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. 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, possession, use or misuse of the Prudential Cards.



28. A person who is not a party to these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
29. These Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & 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.
30. All information is correct at the time of printing or posting online.