

X CARD SIGN UP GIFT PROMOTION FREQUENTLY ASKED QUESTIONS

1. Are transactions at hospitals considered as eligible spend?

Transactions made at hospitals (both government and private hospitals) are qualifying transactions to accumulate towards the \$6,000 spend.

2. Are transactions done at educational institutions considered as eligible spend?

Transactions made at private education institutions are eligible.

Please refer to <http://app.sgdi.gov> to confirm if the school is a local government educational institute – schools are excluded as eligible spend if it's found on this website.

3. Are transactions made at charitable organisations considered eligible spend to accumulate towards the \$6,000 spend for the Air Miles promotion?

Transactions made at charitable organisations are eligible spend.

4. Why can't the Bank confirm that I have met the \$6,000 qualifying spend before the fulfilment period?

We are unable to confirm with each and every X Cardholder if they had met the spending requirement. The eligible X Cardholder must meet different qualifying requirement to be eligible for the X Card Sign Up Gift. Please refer to Part 4 of the X Card Terms and Conditions found at sc.com/sg/x-card

All eligible X Cardholders will be notified through SMS sent to the Bank Registered Mobile Number to inform you that you are qualified to receive the X Sign Up Gift and the X Sign Up Gift has been credited to his/her valid X Card account by the last day of the crediting period (as set out at Clause 53 of X Card Terms and Conditions).

5. Can Standard Chartered credit the bonus air miles to me now if I've already met the spend?

The bonus air miles (credited in form of rewards points) will be credited to your X Card account by the last day of the crediting period (as set out at Clause 52 of X Card Terms and Conditions).

6. What are the transactions which are not eligible to qualify for the X Card Sign Up Gift Promotion?

Please refer to Clause 57 of the X Card Terms and Conditions for the exclusion transactions, which can be found on sc.com/sg/x-card