

Christmas Cashback 2020 Promotion (GC) Terms and Conditions

1. The Christmas Cashback 2020 Promotion (GC) (the “**Promotion**”) is available from 1 November to 31 December 2020 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, Selected Cardholders (as defined in Clause 3 below) agree to be bound by these terms and conditions.
2. Under this Promotion, Selected Cardholders (as defined in Clause 3 below) can get cashback, capped at S\$60 per Selected Cardholder (as defined in Clause 3 below), when they meet the criteria as set out in Clause 12, subject to the terms below.

Eligibility Criteria

3. The Promotion is exclusive to the principal cardholder of an Eligible Card (as defined at Clause 5 below), who has received at his/her email address Standard Chartered Bank (Singapore) Limited (the “**Bank**”) has on file for him/her (“**Registered Email**”), an electronic direct mailer from the Bank about this Promotion and which contains the URL to these terms and conditions (such an electronic direct mailer shall be referred to as the “**Communication**” and such a cardholder shall be referred to as the “**Selected Cardholder**”). For the avoidance of doubt, supplementary cardholders of credit cards issued by the Bank are not eligible for this Promotion.
4. The following credit cards issued by the Bank are “**Non-Eligible Products**”:
 - a) Corporate Liability Cards; and
 - b) Business Platinum Card (Joint and Several Liability)
5. An “**Eligible Card**” is a credit card that is issued by the Bank, which is not a Non-Eligible Product, that is validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner, at all times as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason).

Participation

6. To participate in the Promotion, Selected Cardholders must successfully register for the Promotion during the Promotion Period, by clicking on the “Register Here” button found in the Communication (“**Registration Request**”). The Selected Cardholder will then be directed to a webpage which will state “Thank you for your Registration Request”. For the avoidance of doubt, only Registration Request from Registered Email that belong to Selected Cardholders will be successful.
7. Upon successful registration for this Promotion, all of the Selected Cardholder’s Eligible Cards will be registered for the Promotion (each such successfully registered Eligible Card shall be referred to as a “**Registered Card**” and the registration process shall be referred to as “**Registration**”).
8. The Bank will not accept any attempts to register:
 - a) before and/or after the Promotion Period; and
 - b) through a Communication which has been sent and/or forwarded to an email address that is not the Registered Email of the Selected Cardholder.All such attempts will be considered by the Bank to be invalid and/or void, and the Bank’s determination shall be final and conclusive.
9. The speed and reliability of service of the Selected Cardholder’s internet connection is dependent solely on his/her respective internet service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure to successfully register. Selected Cardholders shall be solely responsible for all fees and charges imposed by their service providers in the Registration.
10. By registering for and participating in the Promotion, the Selected 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 and email address to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail.

Promotion Mechanics

11. For the purposes of the Promotion, “**Eligible Transactions**” are retail transactions that:
 - a. have a transaction date falling within the Promotion Period;
 - b. have been successfully posted to a Registered Card account during the Promotion Period; and
 - c. are not excluded transactions (as set out in Clause 22 below).
12. To qualify for the cashback under the Promotion, the Selected Cardholder must, during the Promotion Period, meet the minimum spend amount of S\$3,000 on Eligible Transaction(s), aggregated across his/her Registered Card(s) (“**Minimum Spend**”).
13. If a Selected Cardholder satisfies the conditions in Clause 12 above, and is one the first 1,000 Selected Cardholders to meet the Minimum Spend, based on transaction date of the Eligible Transaction(s), then he/she will be entitled to a S\$60 cashback (“**Cashback**”).
14. The maximum amount of Cashback that can be awarded to each Selected Cardholder under the Promotion is **capped at S\$60**.
15. The Cashback is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.
16. Cashback awarded under this Promotion will be credited to the Selected Cardholder’s Registered Card account with the highest cumulative spend in Eligible Transactions (“**Highest Amount**”) by 31 March 2021. In the event, a Selected Cardholder has two or more Registered Card accounts with the Highest Amount, the cashback will be credited to the Registered Card account with the earlier account opening date.
17. Selected Cardholders who have qualified to receive the Cashback will be notified by no later than 31 March 2021. SMSes will be sent to the Selected Cardholder’s mobile number that the Bank has on file for him/her to inform him/her that the Cashback has been credited to his/her Registered Card Account. The details of the cashback amount will be reflected in the relevant Selected Cardholder’s next Credit Card Statement.

General

18. 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 Standard Chartered Caltex 2020 Promotion (the terms and conditions of which can be found [here](#)), the Standard Chartered Abecha Esso Fleet Card Promotion (the terms and conditions of which can be found [here](#)) and The Good Life® Programme (the individual merchant and general terms and conditions of which can be found [here](#)).
19. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Cashback.
20. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
21. In the event that the Selected Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Cashback given to him/her under this Promotion. At the time of crediting of the Cashback, the Registered Card account must be valid (i.e. must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason), failing which, the Cashback will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Cashback (or such equivalent value) given to the Selected Cardholder.
22. The following transactions charged to a Registered Card will not be considered as Eligible Transactions (for the purposes of this Promotion):
 - a. Insurance premiums, including premiums for investment-linked policies;
 - b. Any transactions or bill payments to Telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and 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. Any bill payment made using SC EasyBill bill payment programme;
 - h. Any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload), prepaid accounts, digital wallets including but not limited to Grab, Singtel Dash, WorldRemit Singapore, YouTrip or any other accounts as the bank may specify from time to time;
 - i. Any top-ups or payment of funds which are classified under Merchant Category Codes 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment) and/or 6540 (or Non-Financial Institutions – Stored Value Card Purchase/Load);
 - j. EZ-Link cards transactions;
 - k. TransitLink transactions;
 - l. Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
 - m. Balance transfers (or funds transfers), instalment loans and cash advances, purchases via NETS and ongoing instalment payments;
 - n. 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 Selected Cardholder;
 - o. Any amount charged to the any of the Bank issued credit cards of the Selected Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and
 - p. Balance owing on the Selected Cardholder's credit card accounts from other months.
23. For Eligible Transactions charged during the Promotion Period to a Registered Card which are successfully converted into monthly instalments:
- a. at the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or
 - b. at a later date by us, the total amount charged (and not the converted monthly instalment amount), will be used by the Bank to determine the amount of the Eligible Transaction and whether the Minimum Spend has been made by a Selected Cardholder, under the Promotion.
24. For all non-Singapore Dollar Eligible Transactions charged to the Registered Card, the transaction amount(s) posted in the Selected Cardholder's credit card statement (inclusive of the exchange rate conversion and commission, if any) will be used by the Bank to determine whether the Minimum Spend has been made by a Selected Cardholder.
25. All Eligible Transactions must be charged and posted to the Registered Card within the Promotion Period. We are 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.
26. An Eligible Transaction charged by a supplementary cardholder of a Selected Cardholder to a Registered Card of a Selected Cardholder will be considered as an Eligible Transaction made by the Selected Cardholder on this particular Registered Card for the purposes of this Promotion.
27. The Bank may vary, modify, add, delete or otherwise revise any of the Terms and Conditions governing this Promotion or modify, terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
28. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the Selected Cardholder's eligibility for the Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive, and no correspondence will be entertained.
29. Without prejudice to clause 28, In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Selected Cardholder is not eligible to receive the Cashback or to participate in the Promotion or has irregularly or wrongly redeemed the Cashback, or where the Bank has knowledge of subsequent events which would mean that the Selected Cardholder would not have been entitled to the Cashback (including but not limited to where the Eligible Transactions used to meet the Minimum Spend were reversed or refunded), the Bank reserves the right to claw back the Cashback or deduct its value (or such other amount as it deems fit) from the Selected Cardholder's account(s) with the Bank.

30. 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.
31. 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, will be indemnified from and against, and/or you hereby agree to release and hold the Bank and members of the Bank's group harmless for, any expenses, costs of any kind (including legal costs), liability, loss (whether foreseeable or not), claim or damage, directly or indirectly, suffered, incurred (whether in common law or equity), arising from or in connection with your acceptance, possession, use, misuse and/or enjoyment of the Cashback and/or this Promotion.
32. These Promotion Terms and Conditions are to be read together with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with the 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
33. A person who is not a party to these Promotion Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion Terms and Conditions.
34. These 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.
35. All information is correct as at the time of publication.