



Standard Chartered Credit Card Member-Get-Member Programme Lunar New Year Promotion Terms and Conditions

1. This Standard Chartered Credit Card Member-Get-Member Programme Promotion (the "**Promotion**") is valid from 18 January 2023 till 15 February 2023, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you and the Referred Individual agree to be bound by these Promotion terms and conditions.
2. The Promotion is only open to existing principal cardholders of credit cards issued by, Standard Chartered Bank (Singapore) Limited ("**Bank**" or "**Standard Chartered**") who, during the Promotion Period, successfully refer any family member or friend (such referred individual to be termed as a "**Referred Individual**") to the Bank to sign up for at least 1 Eligible Card (as defined herein) (hereafter, such existing principal cardholder being referred to as "you" or "**Existing Customer**"). An "**Eligible Card**" for the purposes of the Promotion is:
 - a. Simply Cash Credit Card;
 - b. Rewards+ Credit Card; or
 - c. Smart Credit Card.
3. Prior to referring a Referred Individual to the Bank, you:
 - a. must consent to the Bank disclosing your name, and the fact that you hold at least 1 credit card issued by, the Bank to the Referred Individual;
 - b. must inform the Referred Individual that cashback will be accorded to you if these Promotion terms and conditions are complied with;
 - c. undertake to comply with the provisions of the Personal Data Protection Act 2012 (and all relevant subsidiary legislation) as may be applicable, including to obtain any required consent from any Referred Individual to receive from you the Page URL and/or Mobile URL (as defined under clause 4(a) below); and
 - d. must inform, and obtain the consent of, such Referred Individual that the application status of their Eligible Card(s) with the Bank would be disclosed to you by virtue of whether you receive cashback under this Promotion.
4. A referral will be considered successful when:
 - a. the Existing Customer, during the Promotion Period, logs into Standard Chartered Mobile App, clicks on the Promotion Push Notification in Standard Chartered Mobile App, clicks "Find out more" in Inbox and successfully shares his/her unique URL that is generated via "Generate your unique referral link" ("**Mobile URL**") with a Referred Individual;
 - b. the Referred Individual applies for at least 1 Eligible Card through the Mobile URL or Page URL that is shared with him/her by the Existing Customer;
 - c. the Bank receives the Referred Individual's application for the Eligible Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank for up to 14 calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these Promotion terms and conditions;
 - d. the application for the Eligible Card is approved by the Bank, and such approval is final and unconditional;
 - e. the Eligible Card account must, within six (6) months of the Eligible Card account opening date, be valid (i.e. the Eligible Card account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion; and
 - f. the Referred Individual is:



1. at least 21 years old as at the Referral Date (as defined in Clause 6 below); and
 2. not an existing principal cardholder of any credit card issued by the Bank as at the Referral Date (as defined in Clause 6 below), and/or must not have any existing or previously cancelled credit card issued by the Bank in the last 12 months prior to the Referral Date (as defined in Clause 6 below)
5. An Eligible Transaction", for the purposes of this Promotion, is a transaction which is charged and posted to the Eligible Card within 30 days from the date the application for the Eligible Card is approved pursuant to this Promotion, except that the following transactions will not be considered as Eligible Transactions, for the purposes of this Promotion:
- a. any cash advance;
 - b. 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);
 - c. any Credit Card Funds Transfer;
 - d. any monthly instalment of an EasyPay transaction;
 - e. any amount charged to your Eligible Card that is subsequently cancelled, voided, refunded or reversed;
 - f. recurring payments (being automatic payments where you (including your supplementary cardholder(s) on your Eligible Card account) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your Eligible 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. AXS, SAM or ATM transactions made using your Eligible Card;
 - h. amounts which have been rolled over from any preceding month's statement; i. tax refunds credited into your Eligible Card account;
 - i. any insurance premiums charged to your Eligible Card;
 - j. 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 Eligible Card;
 - k. any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload charged to your Eligible Card) and any prepaid accounts including without limitation:
 - l. any transaction classified under either of the following Merchant Category Codes:
 1. Financial Institutions – Merchandise, Services, and Debt Repayment (6012); or
 2. Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and
 3. any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:
 1. EZ LINK PTE LTD
 2. EZLINK*
 3. TRANSIT LINK*
 4. EZ LINK PTE LTD (FEVO)
 5. EZ LINK
 6. TRANSIT LINK PL
 7. EZ-LINK PTE LTD SINGAPORE
 8. EZLINKS.COM
 9. TRANSIT
 10. EZ-LINK TOP-UP KIOSK
 11. FLASHPAY ATU
 12. PAYPAL
 13. BIZCONSULTA
 14. EZ-LINK (IMAGINE CARD)
 15. TRANSITLINK*
 16. PAYPAL * CAPITALROYA
 - m. any transaction classified under one or more of the following Merchant Category Codes:
 1. 6211 (Security Brokers/Dealers)



2. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 3. 8211 (Elementary and Secondary Schools)
 4. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 5. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
 6. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
 7. 9211 (Court Costs, Including Alimony and Child Support)
 8. 9222 (Fines), 9223 (Bail and Bond Payments)
 9. 9311 (Tax Payments)
 10. 9399 (Government Services (Not Elsewhere Classified))
 11. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments); and
 12. any other charges, fees, transactions or payments as we may stipulate from time to time.
6. For the purposes of the Promotion:
- a. a “Mobile URL” shall be referred to as a “**Unique URL**”
 - b. the “Referral Date” is the date on which the Referred Individual applies for an Eligible Card using the Unique URL that an Existing Customer has shared with him/her.

Cashback to be received by the Existing Customer

7. If Clauses 2, 3 and 4 stipulated above are fulfilled, an Existing Customer will receive S\$128 cashback (the “**Referral Cashback**”) per Referred Individual from the Bank. The Existing Customer will only be able to receive a maximum of S\$128 per Referred Individual, regardless of the total number of applications for Eligible Cards, by the Referred Individual, that are approved.
8. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the Promotion, only one (1) Existing Customer will be eligible for the Referral Cashback. Only the Existing Customer whose Unique URL has been used by the Referred Individual to make the application for an Eligible Card will be eligible for the Referral Cashback. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer is eligible for the Referral Cashback.
9. If a particular Referred Individual, pursuant to the Promotion, applies for more than one (1) Eligible Card during the Promotion Period, only one (1) Eligible Card application will be eligible for the Referral Cashback. The Referral Cashback will only be awarded for the application for an Eligible Card which the Bank approves first, pursuant to this Promotion, and will only be awarded to the Existing Customer whose Unique URL has been used by the Referred Individual to submit the application. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Eligible Card application is eligible for the Referral Cashback.

Cashback to be received by the Referred Individual

10. If Clauses 2, 3 and 4 stipulated above are fulfilled, the cashback that the Referred Individual is eligible to receive on the first Eligible Card that he/she applies for pursuant to this Promotion, is an additional S\$28 cashback (the “**Referred Sign Up Cashback**”).
11. For the avoidance of doubt, the New Cardholder Promo Code as defined at Clause 9 above is identical to the New Cardholder Promo Code as defined at Clause 3 of the Standard Chartered Credit Card Sign-Up Promotion Terms and Conditions and a Referred Individual is only entitled to receive the New Cardholder Promo Code once.



Crediting of Cashback

12. The Referral Cashback will be credited into one of the Existing Customer's Standard Chartered Credit Card account(s) with the Bank, within 90 working days from the date of activation of the Referred Individual's first Eligible Card which the Bank approves pursuant to this Promotion, subject to such Existing Customer's Eligible Card account being valid and in good standing at the time the Referral Cashback is credited. The Referral Cashback which is to be awarded to an Existing Customer will be forfeited if the Existing Customer's Eligible Card account with the Bank is suspended, closed or the Existing Customer is in breach of our banking agreement at the time the Referral Cashback is credited. For the avoidance of doubt, the Bank has the discretion to decide which account the Referral Cashback will be credited into.
13. The New Cardholder Promo Code and Referred Sign Up Cashback will be fulfilled as follows:
 - a. the New Cardholder Promo Code through an e-mail or sms which will be sent by the Bank to you within 60 working days of the date of activation of the physical version of your Eligible Card and detailing the redemption mechanics of the New Cardholder Promo Code. And
 - b. the Referred Sign Up Cashback will be credited, at the Bank's sole and absolute discretion, to one (1) of the Referred Individual's Eligible Card account(s), which is valid and in good standing at the time the Referred Sign Up Cashback is credited, within 90 working days from the date of activation of the Referred Individual's Eligible Card.
14. The New Cardholder Promo Code and Referred Sign Up Cashback will be forfeited if the relevant Eligible Card account(s) with the Bank referred to in Clause 9 above is suspended, closed, not in good standing or the Referred Individual is in breach of our banking agreement at the time the New Cardholder Promo Code and Referred Sign Up Cashback is credited respectively.
15. In the event that any of the Existing Customer's Eligible Card accounts is not valid (i.e. the Eligible Card account must not be suspended, cancelled and/or terminated), not in good standing, or not conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion, prior to the crediting of the Referral Cashback, the Existing Customer will be considered as disqualified from this Promotion and the Referral Cashback will be forfeited.
16. The Bank reserves the right to decline to credit the Referral Cashback, New Cardholder Promo Code and/or the Referred Sign Up Cashback or cancel the credit of the Referral Cashback, New Cardholder Promo Code and/or the Referred Sign Up Cashback, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:
 - a. where the Existing Customer has acted fraudulently or dishonestly;
 - b. where the Existing Customer had conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; and/or
 - c. upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out at Clause 29.3 and Clause 33 of our Customer Terms and elsewhere in our banking agreement; andWhere the Referred Individual fails to meet the requirements set out in Clause 4 above, the Bank may decline to credit the Referral Cashback, New Cardholder Promo Code and/or the Referred Sign Up Cashback, cancel the crediting of the Referral Cashback, New Cardholder Promo Code and/or the Referred Sign Up Cashback, and/or substitute the Referral Cashback, New Cardholder Promo Code and/or the Referred Sign Up Cashback with a lower value reward.



General

17. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
18. The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
 - a. make any changes to the Promotion;
 - b. replace or substitute the Referral Cashback, New Cardholder Promo Code and/or Referred Sign Up Cashback with another reward of equivalent or similar value; and/or
 - c. vary, modify, add, delete or otherwise revise any of these Promotion terms and conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.

You understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion terms and conditions.

19. 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 Credit Card Sign-Up Promotion (the terms and conditions of which can be found [here](#)).
20. The Referral Cashback, New Cardholder Promo Code and Referred Sign Up Cashback, are not exchangeable for any other items, and are non-transferable and non-assignable.
21. 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 Referral Cashback, Top Referral Cashback, New CC Cashback and/or Referred Sign Up Cashback.
22. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced, or stolen Referral Cashback, New Cardholder Promo Code and/or Referred Sign Up Cashback.
23. 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.
24. By participating in the Promotion, you consent to the use of your personal data by the Bank 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, SMS or electronic direct mailer.
25. Please read these Promotion terms and conditions together with our Customer Terms, Credit Card Terms, Credit Card Sign-Up Promotion Terms and Conditions, Unlimited Cashback Credit Card Terms and Conditions, Rewards+ Credit Card Promotion Terms and Conditions, Spree Credit Card Terms and Conditions and any other specific product terms that may be applicable in relation to this Promotion (collectively, "**Other Terms**"). If there is any inconsistency between these Promotion terms and conditions and the Other Terms, these Promotion terms and conditions shall, to the extent of such inconsistency, prevail.
26. A person who is not a party to these Standard Chartered Credit Card Member-GetMember Programme Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Standard Chartered Credit Card Member-Get-Member Programme Promotion Terms and Conditions.
27. These Standard Chartered Credit Card Member-Get-Member Programme Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered Credit Card Member-Get-Member Programme Promotion Terms and Conditions, shall be governed by and are to 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.

28. These information is correct at the time of publication.