



Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions

1. This **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion** (the "**Promotion**") is available from 1 July 2021 to 30 September 2021 (both dates inclusive) (the "**Promotion Period**"), unless otherwise extended or otherwise terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for the Promotion and receive a S\$30 cashback ("**Additional Sign-Up Cashback**"):
 - a. you must be a New-to-Card Customer (defined in Clause 4 below);
 - b. you must be a staff of Standard Chartered Bank (Singapore) Limited
 - c. you must apply for either of the following Eligible Cards (each an "**Eligible Card**") that is issued by Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**") as a principal cardholder between 1 July 2021 to 30 September 2021 (both dates inclusive) ("**Application Period**"):
 - i. Standard Chartered Unlimited Cashback Credit Card;
 - ii. Rewards+ Credit Card; or
 - iii. Spree Credit Card;
 - d. your Eligible Card application must be approved by the Bank by 15 October 2021, where such approval is final and unconditional;
 - e. you must activate the physical version of the Eligible Card which you have received pursuant to the Promotion within 30 days from the card approval date of the aforementioned Eligible Card. For the avoidance of doubt, a digital version of the Eligible Card is not eligible for this Promotion; and
 - f. 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.

If you fulfill Clauses 2(a) to (f) above, you will be considered a "**Cardholder**" for the purposes of the Promotion.

3. To receive a S\$120 additional cashback ("**Bonus Cashback**"), you must:
 - i. satisfy all of the eligibility criteria set out in Clause 2 above; and
 - ii. charge at least three Eligible Transactions (as defined in Clause 5) to the Eligible Card ("**Minimum Eligible Transaction Count**"). For clarity, Eligible Transactions cannot be aggregated across your principal Eligible Cards, so as to achieve the Minimum Eligible Transaction Count. For the avoidance of doubt, in counting the Eligible Transactions (as defined below in Clause 5) that are charged to the Eligible Card, the Eligible Transactions that are charged to the supplementary cards of a Cardholder will be included in the Minimum Eligible Transaction Count.

If you fulfil Clauses 3(i) and 3(ii) above, you will be considered an "**Cardholder**" for the purposes of the Promotion. For the avoidance of doubt, each Cardholder can receive a maximum of one (1) Additional Sign-Up Cashback and one (1) Bonus Cashback pursuant to the Promotion.

4. A New-to-Card Customer is defined as an individual who does not have an existing credit card relationship with the Bank and who applies to be a principal cardholder during the Promotion Period but does not include an individual who maintains or had maintained a credit card relationship with the Bank within the past six (6) months from the date of commencement of the Promotion Period.

Eligible Transactions



5. An “**Eligible Transaction**” for purposes of this Promotion is a retail spend charged to an Eligible Card. The following transactions are **not** considered to be Eligible Transactions for purposes of this Promotion:

- (a) Insurance premiums, including premiums for investment-linked policies, charged to the Eligible Card;
- (b) Bill payments (Examples of bill payment merchants include but are not limited to Telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power);
- (c) Any payment via AXS network;
- (d) Any payment via SAM network;
- (f) Any ATM transactions;
- (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;
- (l) Any transactions pertaining to Merchant Category Code 7995 (Gambling/Lotto);
- (j) Credit card funds transfer, instalment loans and cash advances on the Eligible Card, purchases via NETS and ongoing instalment payments;
- (k) 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 Cardholder;
- (l) Any amount charged to the Eligible Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
- (m) Balance owing on the credit cards of the Cardholder account(s) from other months.
- (n). any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation:

1. 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
2. any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

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| · EZ LINK PTE LTD | · EZLINK* | · TRANSIT LINK* |
| · EZ LINK PTE LTD (FEVO) | · EZ LINK | · TRANSIT LINK PL |
| · EZ-LINK PTE LTD SINGAPORE | · EZLINKS.COM | · TRANSIT |
| · EZ-LINK TOP-UP KIOSK | · FLASHPAY ATU | · PAYPAL * BIZCONSULTA |
| · EZ-LINK (IMAGINE CARD) | · TRANSITLINK* | · PAYPAL * CAPITALROYA |

- (o) any transaction classified under one or more of the following Merchant Category Codes:
 - 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
 - 6211 (Security Brokers/Dealers)
 - 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - 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) and 8299 (Schools and Educational 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) and 9405 (U.S. Federal Government Agencies or Departments); and



- m. any other charge, fee, transaction or payment as we may stipulate from time to time.
6. The Bank reserves the right to determine at our sole discretion whether you have met all the requirements of this Promotion and whether retail spends charged to an Eligible Card are Eligible Transactions and may count toward the fulfilment of the Minimum Eligible Transaction Count criteria for the purposes of this Promotion.
 7. The Additional Sign-Up Cashback and/or Bonus Cashback will be credited to the Cardholder's account within 90 days of card approval date.
 8. The Additional Sign-Up Cashback and/or Bonus Cashback awarded must be utilised within three (3) months from the date the Additional Sign-Up Cashback and/or Bonus Cashback is credited to the Cardholder's Eligible Card, failing which, any unused portion of the cashback may be forfeited.
 9. A SMS notification will be sent to the relevant Cardholder's registered mobile number with the Bank to inform their that the Additional Sign-Up Cashback and/or Bonus Cashback amount has been credited to their Eligible Card account. The details of the Additional Sign-Up Cashback and/or Bonus Cashback will be reflected in the Cardholder's next Statement of Account.
 10. As set out in Clause 2(e) above, the Eligible Card account must be valid (i.e. must not be suspended, cancelled or terminated) at the time of crediting of the Additional Sign-Up Cashback and/or Bonus Cashback. Additionally, the Eligible Card also has to be in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion at the time of crediting of the Additional Sign-Up Cashback and/or Bonus Cashback. If this Clause 9 is not complied with, the Additional Sign-Up Cashback and/or Bonus Cashback will be forfeited.

General

11. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
12. The Additional Sign-Up Cashback and Bonus Cashback defined respectively at Clauses 2 and 3 above are not exchangeable for any other items, and are non-transferable and non-assignable.
13. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clauses 2 and 3 above was not or has not been complied with but any cashback has been redeemed by you, the Bank reserves the right to recover any / all cashback or the value of any / all cashback from you.
14. 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 your eligibility to receive the Additional Sign-Up Cashback and/or Bonus Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final, conclusive and binding, and no correspondence will be entertained.
15. The Bank reserves the right to do any of the following without prior notice:
 - a) make any changes to the Promotion and/or replace the Additional Sign-Up Cashback and/or Bonus Cashback with another item of equivalent or similar value; or
 - b) vary, modify, add, delete or otherwise revise any of these Standard Chartered Bank Staff Credit Card Bonus Cashback 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, with or without prior notice or reason.

Cardholders that participate in this Promotion understand and agree to be bound by any variation to these terms.

16. In the event the Bank has determined that a Cardholder has irregularly or wrongly redeemed the Additional Sign-Up Cashback and/or Bonus Cashback from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Cardholder would not have been



entitled to redeem the Additional Sign-Up Cashback and/or Bonus Cashback (including but not limited to where the charges for the Eligible Transactions were reversed or refunded), the Bank reserves the right to claw back the Additional Sign-Up Cashback and/or Bonus Cashback or to deduct the value of the Additional Sign-Up Cashback and/or Bonus Cashback from the Cardholder's account(s) with the Bank.

17. The **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions** are to be read in conjunction with our Customer Terms, Credit Card Terms and any other specific Product Terms that may be relevant in connection with this Promotion ("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.
18. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider.
19. The Bank makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and accepts no liability for the services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider.

Standard Chartered is not an agent of any merchant or service provider or vice versa.

20. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including:
- a. your eligibility to participate in this Promotion;
 - b. your eligibility to receive any cashback under this Promotion; and/or
 - c. calculation of the cashback you receive under this Promotion.
21. By applying for an Eligible Card pursuant to this Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number and email address to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.

In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions** shall, to the extent of such inconsistency, prevail.

22. 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 Additional Sign-Up Cashback and/or Bonus Cashback. In case of any disputes, the decision of the Bank shall be final.
23. A person who is not a party to these **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions** has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions**.
24. These **Standard Chartered Bank Staff Credit Card Bonus Cashback Promotion Terms and Conditions** and any dispute or claim arising out of or in connection with these **Standard Chartered Bank Staff Credit Card Bonus Cashback 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.
25. All information is accurate at time of publication.