



Standard Chartered Journey Credit Card 45K Miles Promotion Terms and Conditions

1. The Standard Chartered Journey Credit Card 45K Miles Promotion (the “**Promotion**”) is available from 1 April 2024 to 31 October 2024 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, Eligible Cardholders (as defined in Clause 2 below) agree to be bound by these terms and conditions.

Eligibility Criteria

2. To qualify for this Promotion and receive the Welcome Gift (as set out in Clause 4 below) and Acquisition Gift (as set out at Clauses 5 and 6 below):
 - a. you must apply for the Standard Chartered Journey Credit Card issued by Standard Chartered Bank (Singapore) Limited (“**Journey Card**”) as a principal cardholder and such application has to be submitted to Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”) either through <https://www.sc.com/sg/> or any of our appointed sales agents at the Bank’s roadshow booths;
 - b. you must be a new Standard Chartered principal cardholder. In other words, you must not have any existing or previously cancelled Standard Chartered credit cards which you are the principal cardholder of, in the last 12 months from the date that the Bank receives your Journey Card application pursuant to this Promotion (“**New Principal Cardholder**”);
 - c. The Bank must receive your application for the Journey Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received up to 14 calendar days after the end of the Promotion Period, and 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-by-case basis, subject to these terms and conditions;
 - d. your Journey Card application must be approved by the Bank, where such approval is final and unconditional;
 - e. your Journey Card must, within six (6) months of account approval date, be valid (i.e. your Journey Card account 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.
3. Subject to these terms, if you satisfy all the eligibility criteria set out in Clause 2 above, you will be considered an “**Eligible Cardholder**” for the purposes of this Promotion.



Promotion Mechanics – Welcome Gift

4. At the point of application, you can choose from one (1) of the options below:
 - a. ANNUAL FEE APPLIES
 - i. The Eligible Cardholder will receive 10,000 KrisFlyer Miles (credited to the Journey Card account in the form of 25,000 *360° Reward Points*), referred to as the **“Welcome Gift”**.
 - ii. The Eligible Cardholder will be charged with an annual fee of S\$196.20 (including GST) in the first year. This annual fee is strictly not waivable.
 - iii. The Welcome Gift will be credited in the form of *360° Reward Points* (**“Reward Points”**) to the Journey Card account within 60 working days of the Journey Card activation date.
 - b. ANNUAL FEE WAIVED
 - i. The Journey Cardholder will not be charged an annual fee for the first year, and will likewise, not be eligible for the Welcome Gift.

Promotion Mechanics – Acquisition Gift

5. Eligible Cardholders who have selected the “ANNUAL FEE APPLIES” option must spend a minimum of S\$3,000 worth of Eligible Transactions (as defined in Clause 7 below) to receive 87,500 Rewards Points (**“Acquisition Gift A”**), which enables you to redeem for 35,000 KrisFlyer Miles.
6. Alternatively, Eligible Cardholders who have selected the “ANNUAL FEE WAIVED” option must spend a minimum of S\$3,000 worth of Eligible Transactions (as defined in Clause 7 below) to receive 62,500 Rewards Points (**“Acquisition Gift B”**), which enables you to redeem for 25,000 KrisFlyer Miles.
7. For the purposes of this Promotion, an **“Eligible Transaction”** is a transaction which:
 - a. is charged to the Journey Card, which you are the principal cardholder of, or a Journey Card that is issued to a person that you authorise as a supplementary cardholder on your Journey Card account;
 - b. has a transaction posting date falling within the first 60 days from the card approval date of the Journey Card that you are the principal cardholder of; and
 - c. is not an excluded transaction as set out at Clause 10.



8. The Acquisition Gift awarded under this Promotion will be aggregated and credited in the form of Rewards Points to the Cardholder's Eligible Card account following the schedule below.

| Journey Card approved in the month of | Acquisition Gift credited by: |
|---------------------------------------|-------------------------------|
| April 2024 | 31 July 2024 |
| May 2024 | 31 August 2024 |
| June 2024 | 30 September 2024 |
| July 2024 | 31 October 2024 |
| August 2024 | 30 November 2024 |
| September 2024 | 31 December 2024 |
| October 2024 | 31 January 2025 |

9. For the avoidance of doubt, the Acquisition Gift awarded under this Promotion is in addition to the Welcome Gift and the Rewards Points that would otherwise be credited under the Standard Chartered Journey Credit Card Rewards Promotion.
- a. To illustrate, refer to the table below where an Eligible Cardholder pays the first-year annual fee and has S\$3,000 Eligible Transactions in the first 60 days of card approval:

| Promotion Category | Rewards Points Awarded | Equivalent KrisFlyer Miles |
|--|------------------------|----------------------------|
| Welcome Gift – With selection of 'ANNUAL FEE APPLIES' and payment of first year annual fee (S\$196.20) | 25,000 | 10,000 |
| Acquisition Gift A – With minimum spend of S\$3,000 worth of Eligible Transactions within the first 60 days of card approval | 87,500 | 35,000 |
| Total | 112,500 | 45,000 |



- b. As another illustration, refer to the table below where an Eligible Cardholder enjoys the first-year annual fee waiver and has S\$3,000 worth of Eligible Transactions in the first 60 days of card approval:

| Promotion Category | Rewards Points Awarded | Equivalent KrisFlyer Miles |
|--|------------------------|----------------------------|
| Welcome Gift – With selection of 'ANNUAL FEE WAIVED' | 0 | 0 |
| Acquisition Gift B – With minimum spend of S\$3,000 worth of Eligible Transactions within the first 60 days of card approval | 62,500 | 25,000 |
| Total | 62,500 | 25,000 |

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



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|-------|--|
| 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 from 1 September 2024*

- p. any other charge, fees or payments as we may stipulate from time to time.
11. For Eligible Transactions charged during the Promotion Period to an Eligible 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 the Bank, 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 under the Promotion.
 12. For Eligible Transactions charged in foreign currency to the Eligible Card, the transaction amount(s) posted in the Eligible Cardholder's credit card statement (inclusive of the exchange rate conversion and commission, if any) will be used by the Bank to determine the Acquisition Gift entitled.
 13. All Eligible Transactions must be charged and posted to the Eligible Card as set out at Clause 7. 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.
 14. An eligible cardholder may use the Acquisition Gift to redeem KrisFlyer Miles and must comply with the *Standard Chartered 360° Rewards Programme* terms and conditions, including but not limited to an Eligible Cardholder having to pay the applicable fees in relation to the conversion of Rewards Points to Krisflyer Miles or other rewards. For the avoidance of doubt, each Eligible Cardholder can only receive the Acquisition Gift once pursuant to this Promotion.
 15. An Eligible Transaction charged by a supplementary cardholder of an Eligible Cardholder to an Eligible Card will be considered as an Eligible Transaction for the purposes of this Promotion.



General

16. The Welcome Gift and Acquisition Gift is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.
17. 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 Good Life® Programme (the individual merchant and general terms and conditions of which can be found [here](#)).
18. The Bank reserves the right to replace or substitute the Welcome Gift and/or Acquisition Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
19. In the event that the Eligible 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 Welcome Gift and/or Acquisition Gift given to him/her under this Promotion. At the time of crediting of the Welcome Gift and Acquisition Gift, the Eligible 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 Welcome Gift and Acquisition Gift will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Welcome Gift and Acquisition Gift (or such equivalent value) given to the Eligible Cardholder.
20. By participating in the Promotion, the Eligible 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.
21. 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).
22. 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 Eligible Cardholder's eligibility for the Acquisition Gift 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.
23. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Eligible



Cardholder is not eligible to receive the Acquisition Gift or to participate in the Promotion or has irregularly or wrongly redeemed the Acquisition Gift, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to the Acquisition Gift (including but not limited to where the Eligible Transactions were reversed or refunded), the Bank reserves the right to claw back the Acquisition Gift or deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.

24. 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.
25. 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 Acquisition Gift and/or this Promotion.
26. 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.
27. A person who is not a party to these Promotion Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
28. 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.
29. All information is correct as at the time of publication.