

Part 1 - Standard Chartered Journey Credit Card (“SCJ”) Terms & Conditions

1. The terms and conditions mentioned in Part 1 are a common set of terms and conditions applicable to:
 - 1.1 [Standard Chartered Journey Credit Card Rewards Promotion \(“Journey Card Rewards Promotion”\)](#);
 - 1.2 [Standard Chartered Journey Credit Card Priority Pass Promotion \(“Journey Card Priority Pass Promotion”\)](#).
 2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections. By participating in any of the promotions listed at Clauses 1.1 and 1.2, you agree to be bound by the terms and conditions set out in this Part 1 read in conjunction with the respective terms and conditions for the specific promotion found at Parts 2 and 3.
 3. To be eligible for the promotions listed at Clauses 1.1 and 1.2, unless otherwise stated, you must hold a valid Standard Chartered Journey Credit Card issued by Standard Chartered Bank (Singapore) Limited (the “Journey Card”) as a principal cardholder (“Journey Cardholder”). The Journey Card account must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by Standard Chartered Bank (Singapore) Limited (the “Bank”) in its discretion at all times.
 4. The Journey Cardholder will be charged with an annual fee of S\$180.00 (excluding GST) in the first year and every subsequent year unless otherwise stated, for as long as the principal Journey Card is active. There is no annual fee charged for supplementary Journey Cards.
 5. From 1 July 2024, the Journey Cardholder will receive a renewal bonus of 25,000 Rewards Points (which can be redeemed for 10,000 KrisFlyer Miles) upon Card anniversary and payment of the annual fee. Any subsequent waiver of the annual fee will result in a reversal of the renewal bonus.
 6. By participating in any of the specific promotions listed at Clauses 1.1 and 1.2 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.
 7. The Bank reserves the right to do any of the following without prior notice at the Bank’s sole and absolute discretion:
 - 7.1 terminate, withdraw, shorten or extend the promotions listed at Clauses 1.1 and 1.2 and/or the Standard Chartered 360° Rewards Programme; and/or
 - 7.2 vary, modify, add, delete or otherwise revise any of the terms of the promotions listed at Clauses 1.1 and 1.2 and/or the Standard Chartered 360° Rewards Programme.
- The Journey Cardholder and Journey Card supplementary cardholder agree and consent to be bound by any such variation.
8. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the promotions listed at Clauses 1.1 and 1.2, including your eligibility for the respective promotions. The Bank’s determination of all matters relating to the promotions listed at Clauses 1.1 and 1.2 shall be final and conclusive and no correspondence will be entertained.
 8. In the event the Bank has determined (in the Bank’s sole and absolute discretion) that a Journey Cardholder or Journey Card supplementary cardholder is not eligible to participate in any of the promotions listed at Clauses 1.1 and 1.2; or is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points (“Rewards Points”)/gifts/vouchers cashback/rebates/privileges from the Bank; or where the Bank has knowledge of subsequent events which would mean that the Journey Cardholder or Journey Card

supplementary cardholder would not have been entitled to redeem or receive the *Rewards Points/gifts/vouchers/ cashback/rebates/privileges* (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), the Bank reserves the right to claw back the *Rewards Points/gifts/vouchers/cashback/rebates/privileges* or to deduct the value of the *Rewards Points/gifts/vouchers/cashback/rebates/privileges* (or such other amount as it deems fit) from the Journey Cardholder or Journey Card supplementary Card account(s) with the Bank.

9. All charges mentioned in Parts 2 and 3 are subject to GST and service charges where applicable.
10. Privileges and gifts mentioned in Parts 2 and 3 cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers, unless otherwise stated.
11. The Bank may refer to "KrisFlyer Miles" as "Air Miles" in any brochures, marketing or promotional materials relating to the Journey Card.
12. The Bank makes no warranty or representation as to the quality, merchantability or fitness of the services provided by any merchant or service provider. The Bank also accepts no liability for the goods and services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchant(s) or service provider(s) shall be final. The Bank is not an agent of any merchant or service provider or vice versa.
13. These SCJ terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme Terms (collectively "Other Terms"). In the event of any inconsistency between the SCJ terms and conditions and any brochures, marketing or promotional materials relating to the SCJ terms and conditions and the Other Terms, the SCJ terms and conditions shall prevail to the extent of such inconsistency.
14. A person who is not a party to the SCJ terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these SCJ terms.
15. The terms and conditions set out in Parts 2 and 3 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.
16. All information in this Part 1 and in Parts 2 and 3 is correct at the time of printing or posting online.

Part 2 – Standard Chartered Journey Credit Card Rewards Promotion (“Journey Card Rewards Promotion”)

17. The Journey Card cardholder will be eligible to earn *Rewards Points* in a statement cycle on eligible retail transactions (based on transaction posting date) (“Journey Card Qualifying Transactions”). Please see Clause 27 of Part 2 for excluded transactions.
18. The spends made by both the principal and supplementary Journey Card cardholders will be aggregated to calculate the number of *Rewards Points* that will be awarded pursuant to this Journey Card Rewards Promotion.
19. Every S\$1 spent on Journey Card Qualifying Transactions in Singapore Dollars allows you to earn 3 *Rewards Points* which enables you to redeem for 1.2 KrisFlyer Miles and every S\$1 spent on Journey Card Qualifying Transactions in foreign currency allows you to earn 5 *Rewards Points* which enables you to redeem for 2 KrisFlyer Miles.
20. Every S\$1 spend on Journey Card eligible Bonus Transactions in Singapore Dollars (“Journey Card Bonus Transactions”) allows you to earn an additional 4.5 *Rewards Points*. Therefore, the total of 7.5 *Rewards Points* for Journey Card Bonus Transactions enables you to redeem for 3.0 KrisFlyer Miles.
21. For the avoidance of doubt, Journey Card Bonus Online Transactions (“Online Transactions”) are selected Merchant Category Codes (MCCs) defined in table below, charged to the Journey Card in Singapore dollars.

Bonus Transaction Categories	Definition	Merchant Examples
Transportation	Any online transaction with the following MCCs: <ul style="list-style-type: none"> • 4111 • 4121 • 4411 • 4789 	Grab, Gojek, Cabcharge Asia, Tada, Ryde Technologies, Royal Caribbean Cruises, Easybook.com and others
Food Delivery	Any online transaction with the following MCCs: <ul style="list-style-type: none"> • 5814 • 5811 • 5812 	GrabFood, Foodpanda, Deliveroo, McDonald’s, KFC, Pizza Hut, Dominos Pizza, Chilli Api Catering, Qi Ji Catering and others
Groceries and Food stores	Any online transaction with the following MCCs: <ul style="list-style-type: none"> • 5411 • 5462 • 5499 • 5921 	NTUC FairPrice Online, NTUC FairPrice app, Nespresso Singapore and others

22. Online Transactions are identified via their category codes. These category codes are assigned by Visa after the merchants and their acquiring banks decide on the relevant category for transactions made at such merchants. If the merchants are not classified by Visa under the online category of merchants, transactions made at these MCCs and/or merchants will not be considered a Journey Card Bonus Transaction. For the avoidance of doubt, the list of category codes is not under the purview of Standard Chartered Bank (Singapore) Limited and we are not responsible for the category code assigned to a transaction.
23. There is a spend cap of S\$1,000, equivalent to a cap of 4,500 *Rewards Points* (“Journey Cap”) on the additional *Rewards Points* awarded under this Journey Card Rewards Promotion. “Month” for purposes of this Journey Card Rewards Promotion means the period from the statement date of the current calendar month to one day prior to the statement date of the following calendar month. The Journey Cap only applies to the

additional *Rewards Points* earned from Journey Card eligible Bonus Transactions as prescribed in Clause 21 above. For the avoidance of doubt, the Journey Cap does not apply to the 3 *Rewards Points* which the Journey Cardholder is entitled to for every S\$1 spent in Singapore Dollars.

To illustrate the Journey Cap, please refer to the table below

Transaction Description	Base Rewards Points awarded (no cap)	Additional Rewards Points awarded	Total Rewards Points awarded	Equivalent KrisFlyer Miles [^]	Remarks
Total of S\$1,000 spent at NTUC FairPrice Online	3,000	4,500	7,500	3,000	Additional Rewards Points awarded as transaction qualifies as a Journey Card Bonus Transaction
Total of S\$1,200 spent at NTUC FairPrice Online	3,600	4,500 (capped)	8,100	3,240	Additional Rewards Points awarded as transaction qualifies as a Journey Card Bonus Transaction, capped at 4,500 Rewards Points because the Journey Cap has been met.

[^] that can be redeemed

24. The Journey Cardholder may use the *Rewards Points* earned to redeem for KrisFlyer Miles in the manner set out in Part D of the Credit Card Terms (“Rewards Programme Terms”). KrisFlyer Miles is defined as the Singapore Airlines frequent flier miles programme (“KrisFlyer Miles”). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of *Rewards Points* to KrisFlyer Miles or other rewards.
25. The Journey Cardholder can redeem his/her *Rewards Points* to redeem for participating hotel partner’s loyalty points (“Hotel Partner Points”) or participating airline partner’s miles (“Airline Partner Miles”) via Transfer Rewards under the SC EasyRewards programme, in the manner set out in the SC EasyRewards Terms and Conditions found in the Rewards Programme Terms. Please take note of the applicable fees and terms and conditions that apply in the SC EasyRewards Terms and Conditions in relation to conversion of *Rewards Points* to Partner Airline Miles, Hotel Partner Points or other rewards.
26. The base *Reward Points* will be credited to the Journey Card account when your eligible transaction is posted. Additional *Reward Points* will be aggregated across all Journey Card Bonus Transactions and credited on your statement cycle date.

27. The following transactions charged to a principal Journey Card and/or supplementary Journey card will not be considered as Journey Card Qualifying Transactions and are not eligible for this Journey Card Rewards 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	· 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:

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)
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 3 September 2024*

- p. any other charge, fees or payments as we may stipulate from time to time.
28. For Journey Card Qualifying Transactions charged in foreign currency to the Journey Card, the transaction amount posted in the Journey Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Journey Card Qualifying Transaction for the purpose of calculating the *Rewards Points* earned for the Journey Card Rewards Promotion.
29. All Journey Card Qualifying Transactions must be charged to the Journey Card. The Bank is 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.
30. Journey Card Qualifying Transactions charged to supplementary cards in respect of a Journey Card will be counted towards the fulfilment of the relevant spend requirement for the Journey Card Rewards Promotion.
32. The Bank reserves the right to determine in our sole and absolute discretion whether Journey Cardholders and Journey Card supplementary cardholders have met all requirements of this Journey Card Rewards Promotion, and whether amounts charged to a Journey Card are eligible to qualify for the Journey Card

Rewards Promotion. Our decision in all matters arising out of or in connection with the Journey Card Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

33. A person who is not a party to these Journey Card Rewards Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Journey Card Rewards Promotion terms and conditions.
34. These Journey Card Rewards Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, SCJ Terms and Conditions, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the Journey Card Rewards Promotion (collectively "Other Terms"). In the event of any inconsistency between the Journey Card Rewards Promotion and any brochures, marketing or promotional materials relating to the Journey Card Rewards Promotion, and the Other Terms, these Journey Card Rewards Promotion terms and conditions shall prevail to the extent of such inconsistency.

Part 3 – Standard Chartered Journey Credit Card Priority Pass Promotion (“Journey Card Priority Pass Promotion”)

35. This Journey Card Priority Pass Promotion is only applicable to principal Journey Cardholders.
36. All Journey Cardholders will be eligible to apply for the Journey Card Priority Pass.
37. To apply for the Journey Card Priority Pass, a Journey Cardholder must successfully send an SMS from his/her mobile number that has been registered with the Bank (“Bank Registered Mobile Number”) and in the following format to 77222:
- “SCX<space>PP<space><last 4 digits of Journey Card>”
- (Example: SCX PP 1234)
- All SMSes which are not in this prescribed format, sent to an incorrect number, or sent from a non-Bank Registered Mobile Number will not be accepted and will be considered by the Bank to be invalid and/or void, and the Bank’s determination shall be final and conclusive.
38. If the SMS referred to in Clause 37 (the “Journey Card Priority Pass Application SMS”) is successfully sent to 77222 by a Journey Cardholder, the Journey Cardholder will receive 2 SMSes:
- a. Within 2 working days of receiving the Journey Card Priority Pass Application SMS: An acknowledgement of successful receipt of the Journey Card Priority Pass Application SMS will be sent to the Bank Registered Mobile Number which the Journey Cardholder had used to send the Journey Card Priority Pass Application SMS; and
 - b. Within 14 working days of receiving the Journey Card Priority Pass Application SMS from the Journey Cardholder of the Journey Card Priority Pass Application: A unique code that is for one-time use (the “Journey Card Priority Pass Unique Code”) will be sent via SMS to such Journey Cardholder’s Bank Registered Mobile Number.
39. The Journey Cardholder can visit sc.com/sg/journey and click on “Click here to activate your Priority Pass” found under the portion titled “Priority Pass Privileges” to access the application form for the Journey Card Priority Pass hosted on Priority Pass’ website. Input the Journey Card Priority Pass Unique Code received from the Bank and complete the rest of the application for the Journey Card Priority Pass on the Priority Pass website.
40. The speed and reliability of service of the Journey Cardholder’s mobile connection is dependent solely on his/her respective mobile service provider. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any failure to register resulting from the same. Journey Cardholders shall be solely responsible for all fees and charges imposed by their service providers in conjunction with the sending / receipt of any/all SMSes referred to in Clause 37.
41. All Journey Cardholders with a valid Journey Card Priority Pass will be eligible for two (2) complimentary visits (“Journey Card Priority Pass Free Visits”) to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the Journey Card Priority Pass Free Visits, the Journey Cardholder has to be present at such airport lounge. “Period” shall mean:
- a. the date the Journey Cardholder’s application for the Journey Card Priority Pass is approved by Priority Pass (A.P.) Limited (“Priority Pass”) to the day before the first anniversary of such approval (the “Initial Period” for purposes of Part P3); or
 - b. the date after the first anniversary of the approval by Priority Pass of the Journey Cardholder’s application for the Journey Card Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period” for purposes of Part P3).

42. The Journey Card Priority Pass Free Visits comprises visits by the Journey Cardholder as well as visits by any guest that the Journey Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Journey Cardholder is accompanied by one of his/her guests, it will count as two (2) complimentary visits. Any additional visits by a Journey Cardholder and/or his/her guests beyond such Journey Cardholder's complimentary entitlement will be chargeable as per Clause 43.

Journey Cardholder additional eligibility criteria for Journey Card Priority Pass Promotion	Number of complimentary visits that can be enjoyed by a Journey Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
For new applications for the Journey Card Priority Pass, the Journey Card has to be valid and in good standing as of the date of the Journey Cardholder's Journey Card Priority Pass Application SMS is received by the Bank.	2 for the Initial Period	If a Journey Cardholder is accompanied by a guest on each of his/her 1 lounge visit, it will count as 2 visits and that Journey Cardholder's complimentary visits are exhaustive.
For renewals of the Journey Card Priority Pass, the Journey Card has to be valid and in good standing as of the date on which the Bank checks the status of the principal Journey Card, where the date of such check falls before the start date of the next Subsequent Period.	2 per Subsequent Period	

43. The Journey Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Journey Cardholder has exhausted the Journey Card Priority Pass Free Visits. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate which can be found at www.prioritypass.com. This charge applies to each subsequent visit by each Journey Cardholder and each of his/her guest(s).
44. If the principal Journey Card is no longer active when the charges applicable for subsequent visits is posted, then the Bank reserves the right to charge the Priority Pass visit prevailing rate to any other valid, active credit card of the same Journey Cardholder or any other account(s) held by the Journey Cardholder with the Bank.

45. The Journey Cardholder is required to show the Journey Card Priority Pass card either by presenting (A) the physical Journey Card Priority Pass membership card at the relevant airport lounge or (B) the digital Journey Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the Journey Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit www.prioritypass.com.
46. The Journey Cardholder is required to sign a receipt indicating the terms of usage i.e. date of lounge entry and number of guests being brought into the lounge. In the case of any dispute, the Journey Cardholder agrees that this receipt signed by him/her is valid and correctly reflects the number of guests he/she has brought into the Priority Pass Airport Lounge and that the charges applicable for subsequent visits will be posted to the Journey Cardholder's Journey Card account.
47. The Journey Cardholder can enjoy Priority Pass facilities only if his/her Journey Card is valid and in good standing.
48. The Journey Cardholder's Journey Card Priority Pass shall be automatically blocked if his/her principal Journey Card is suspended or cancelled.
49. For the avoidance of doubt, the supplementary cardholder of the Journey Card is not eligible to apply for the Journey Card Priority Pass, only the principal Journey Cardholder may apply for the Journey Card Priority Pass.
50. We shall not be liable for any loss of any items which the Journey Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.
51. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, we shall have no liability in respect of and shall be held harmless from any liabilities/damages/costs/loss/claims of any kind (including legal costs) to any person or entity associated with the Journey Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Journey Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
52. The Priority Pass Programme is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.
53. A person who is not a party to these Journey Card Priority Pass Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Journey Card Priority Pass Promotion Terms and Conditions.
54. These Journey Card Priority Pass Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite Journey Card Promotion Terms, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the Journey Card Priority Pass Promotion (collectively "Other Terms"). In the event of any inconsistency between the Journey Card Priority Pass Promotion terms and conditions and any brochures, marketing or promotional materials relating to the Journey Card Priority Pass Promotion, these Journey Card Priority Pass Gift Promotion terms and conditions shall prevail to the extent of such inconsistency.