



## Standard Chartered Journey Credit Card S\$0 Foreign Transaction Fees Promotion Terms and Conditions

1. The Standard Chartered Journey Credit Card S\$0 Foreign Transaction Fees Promotion (the “**Promotion**”) is available from 1 June to 31 July 2023 and 1 November to 31 December 2023 (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. The Promotion is exclusive to the principal cardholder of an Eligible Card (as defined at Clause 3 below). For the avoidance of doubt, all new and existing Eligible Cardholders, including, supplementary cardholders of credit cards issued by the Bank, are also eligible for this Promotion.
3. To participate in the Promotion, the Selected Cardholder must hold an “**Eligible Card**” which is a Journey Credit Card that is issued by the Bank, 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).

### Promotion Mechanics

4. For the purposes of the Promotion, “**Eligible Foreign Currency Transactions**” are retail transactions that:
  - a. have been performed in a foreign currency either overseas or online;
  - b. have a transaction date falling within the Promotion Period;
  - c. have been successfully posted to an Eligible Card account during the Promotion Period;
  - d. are not excluded transactions (as set out in Clause 11 below); and
  - e. are not converted into Singapore Dollars via dynamic currency conversion offered at selected websites or merchants (“DCC”).
5. Eligible Cardholders will be entitled to a 3.5% cashback (“**Cashback**”) for all Eligible Foreign Currency Transactions, which is meant to offset: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.
6. The Cashback is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.



7. Cashback awarded under this Promotion will be credited to the Cardholder's Eligible Card account following the schedule below. The details of the cashback amount will be reflected in the relevant Cardholder's next Credit Card Statement.

Eligible Foreign Currency Transactions made and posted:	Cashback credited by:
Between 1 June to 31 July 2023	30 September 2023
Between 1 November to 31 December 2023	29 February 2024

### General

8. 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](#)).
9. 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).
10. 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 Cashback given to him/her under this Promotion. At the time of crediting of the Cashback, 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 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 Eligible Cardholder.
11. The following transactions charged to an Eligible Card will not be considered as Eligible Foreign Currency Transactions (for the purposes of this Promotion):
- any cash advance;
  - any *Credit Card Funds Transfer*;
  - any monthly instalment of an EasyPay transaction;
  - any amounts charged to your Journey Card that is subsequently cancelled, voided, refunded or reversed;
  - AXS, SAM or ATM transactions made using your Journey Card;
  - 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:
- 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);
  - 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
  - 7523 (Parking Lots, Parking Meters and Garages);
  - 7349 (Cleaning, Maintenance and Janitorial Services); and
- p. any other charge, fees or payments as we may stipulate from time to time.
12. For Eligible Foreign Currency 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 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 Foreign Currency Transaction and whether the Minimum Spend has been made by an Eligible Cardholder, under the Promotion.
13. For all non-Singapore Dollar Eligible Foreign Currency Transactions charged 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 Cashback entitled.
14. All Eligible Foreign Currency Transactions must be charged and posted to the Eligible 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.
15. An Eligible Foreign Currency Transaction charged by a supplementary cardholder of an Eligible Cardholder to an Eligible Card of an Eligible Cardholder will be considered as an Eligible Foreign Currency Transaction made by the Eligible Cardholder on this particular Eligible Card for the purposes of this Promotion.
16. 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.



17. 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).
18. 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 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.
19. 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 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 Eligible Cardholder would not have been entitled to the Cashback (including but not limited to where the Eligible Foreign Currency 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 Eligible Cardholder's account(s) with the Bank.
20. 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.
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, 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.
22. 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.
23. 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.



24. 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.
  
25. All information is correct as at the time of publication.