1. This Standard Chartered Mastercard® Festive Lucky Draw Campaign Promotion (the “Promotion”) is available from 10 November to 10 December 2017 (both dates inclusive) (the “Promotion Period”). The Promotion is open only to principal cardholders (each an “Eligible Cardholder” and collectively “Eligible Cardholders”) of Standard Chartered Mastercard Credit Cards (as defined in Clause 2a below) issued by Standard Chartered Bank (Singapore) Limited (“Bank”) in Singapore (each an “Eligible Card” and collectively “Eligible Cards”). By participating in this Promotion, Eligible Cardholders agree to be bound by these terms and conditions.

2. To be eligible to participate in the Promotion, an Eligible Cardholder must:

   (a) be a principal cardholder of any one of the following Eligible Card:
      i. Unlimited Cashback Credit Card;
      ii. Platinum Mastercard® Credit Card;
      iii. MANHATTAN World Mastercard® Credit Card;
      iv. MANHATTAN Platinum Mastercard® Credit Card; or
      v. Bonus$aver World Mastercard® credit card

   (b) hold at least one Eligible Card account 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. For the avoidance of doubt, Eligible Cardholders whose Eligible Card’s accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 31 March 2018 are not eligible for the Promotion;

   (c) at any point up to the date of Notification (as defined in Clause 7 below) and as determined at the sole and absolute discretion of the Bank, not be:
      (i) an employee of each of Standard Chartered PLC and its subsidiaries and affiliates (which, for the avoidance of doubt, includes employees of the Bank or its subsidiaries);
      (ii) immediate family members of the employees falling within Clause 2(c)(i) above;
      (iii) an employee of any partner, sponsor and agency (including, without limitation, any external auditor and advertising agency) who is directly involved in organizing or the conduct of the Promotion; or
      (iv) otherwise involved in organizing or administering the Promotion; and

   (d) charge his/her eligible spends (each an “Eligible Transaction” and collectively “Eligible Transactions”) on an Eligible Card during the Promotion Period. Eligible Transactions excludes those transactions set out in Clause 15 below.

3. Eligible Cardholders who charge their Eligible Transactions on their Eligible Card during the Promotion Period will receive:

   (a) 1 chance to participate in the Promotion lucky draw for the Lucky Draw Prize (as defined in Clause 5 below) (“Promotion Lucky Draw”) for every S$100 charged in Singapore Dollars; or

   (b) 2 chances to participate in the Promotion Lucky Draw for every S$100 equivalent charged in any currency that is not Singapore Dollars (“Foreign Currency”).
4. Illustration of eligibility:

<table>
<thead>
<tr>
<th>Scenarios</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Cardholder charges a total of S$80 in Eligible Transactions during the Promotion Period to his/her Eligible Card.</td>
<td>No chance is awarded as the Eligible Cardholder failed to charge at least S$100.</td>
</tr>
<tr>
<td>Eligible Cardholder charges a total of S$1,000 Singapore Dollars in Eligible Transactions during the Promotion Period to his/her Eligible Card.</td>
<td>10 chances will be awarded given that 1 chance is awarded for every S$100 spent in Singapore Dollars.</td>
</tr>
<tr>
<td>Eligible Cardholder charges a total of S$1,000 equivalent of Foreign Currency in Eligible Transactions during the Promotion Period to his/her Eligible Card.</td>
<td>20 chances will be awarded given that 2 chances are awarded for every S$100 equivalent spent in Foreign Currency.</td>
</tr>
</tbody>
</table>

5. There will be a total of 20 pairs of Singapore Airlines Economy Class return air tickets to Bali and 100 pieces of S$50 Changi Gift Cards (“Lucky Draw Prize”) available to be won in the Promotion Lucky Draw. The first 20 Eligible Cardholders selected will each win a pair of air tickets to Bali and the next 100 Eligible Cardholders will each win a S$50 Changi Gift Card (such Eligible Cardholders, the “Winners”).

6. The random selection and picking of the Winners for the Promotion Lucky Draw will be verified by external auditors. We reserve the discretion to change any of the Promotion mechanics without giving prior notice or reason (and the Bank shall not be obliged to disclose its reason). We may appoint any party as we deem fit as an external auditor for the Promotion.

7. The Winners will be chosen by our computer programme designed specifically for the purpose of the Promotion on 18 December 2017 at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005 at 4.00pm. Winners will be notified by the Bank on or before 31 December 2017 or on a date determined by the Bank at its sole and absolute discretion (“Announcement Date”), via mail and/or by mode of SMS to the respective Winners’ mailing address and/or mobile number last registered and/or updated with the Bank (“Notification”).

8. In addition, the Bank will contact the Winners within 2 weeks from the Announcement Date to collect any further details required and/or otherwise to facilitate the processing of the Lucky Draw Prize. The Winners shall be solely responsible for furnishing such details.

9. The Winners shall collect their Lucky Draw Prize no later than the redemption date indicated in the Notification, unless otherwise notified by the Bank. The Winners shall strictly comply with any directions given by the Bank in relation to the collection of the Lucky Draw Prize.

10. The Lucky Draw Prize are on an “as is” basis; and each Winner is limited to a maximum of one (1) Lucky Draw Prize for the Promotion. The Lucky Draw Prize is non-transferable, non-assignable, non-exchangeable and non-redeemable for cash. The Bank will not be liable or responsible for any additional expenditure that are incurred by the Winners. Any additional expenses shall be solely borne by the Winners.

11. The Winners are solely responsible for obtaining all necessary travel documentation including, without limitation, all relevant passports and visas for himself/herself and his/her companion (where applicable). Insurance, including travel insurance, is not included in the Lucky Draw Prize. All other expenses (including, without limitation, taxes, fees, gratuities and other expenses) incurred are at the sole expense of individual Winners and each individual Winner’s companion (where applicable). The Bank, Mastercard®, Singapore Airlines and/or Changi Airport Group are each not responsible for any consequences, including but not limited to costs incurred, if the Winners and/or each Winner’s companion (where applicable) is unable to travel overseas, whether by reason of their failure to obtain the necessary visa or otherwise.
12. A Lucky Draw Prize may be forfeitable at the sole and absolute discretion of the Bank if the Lucky Draw Prize is not collected in time or at all by a Winner. Upon the exercise of such discretion by the Bank, the Winner shall forfeit all rights and entitlement to any Lucky Draw Prize. All decisions of the Bank are final and binding.

13. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced and non-redemption of the Lucky Draw Prize.

14. The Bank reserves the right to replace or substitute the Lucky Draw Prize with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

**General**

15. The following transactions charged by an Eligible Cardholder will not be considered as Eligible Transactions:

   (a) Insurance premiums, including premiums for investment-linked policies, charged to the Eligible Cardholder’s Eligible Cards;
   (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;
   (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;
   (f) Income tax payments;
   (g) EZ-Link cards transactions;
   (h) TransitLink transactions;
   (i) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
   (j) Balance transfers (or funds transfers), instalment loans and cash advances on any of the Bank issued credit cards of the Eligible Cardholder, 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 Eligible Cardholder;
   (l) Any amount charged to the any of the Bank issued credit cards of the Eligible Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and
   (m) Balance owing on the credit cards of the Eligible Cardholder account from other months.

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 to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will also prevail even if the Selected Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

17. The Bank is not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to MasterCard®/Visa acquiring merchants, merchant establishments, or any telecommunication provider.

18. Eligible Transactions charged to supplementary cards of an Eligible Cardholder’s account will be counted towards the calculation of the number of chances awarded to the Eligible Cardholder due to the use of the relevant Eligible Card for the purposes of the Promotion.
19. For new retail transactions charged to the Eligible Card during the Promotion Period which are successfully converted into monthly instalments:

(a) (in the case of a 0% Interest Instalment Plan), the monthly instalment amount (and not the total amount charged for that transaction); or

(b) (in the case of EasyPay) the total amount charged (and not the converted monthly instalment amount),

will be considered an Eligible Transaction, provided that such transaction is successfully posted during the Promotion Period.

20. For Eligible Transactions charged in Foreign Currency to any of the Bank issued credit cards of the Eligible Cardholder, the transaction amount posted in such accounts (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining such Eligible Cardholder’s Eligible Transactions.

21. The Bank reserves the right to vary, modify, revise, add or delete any of these terms and conditions, including terminating, shortening, extending or withdrawing the Promotion at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reason for such change).

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 Promotion. The Bank’s determination of all matters relating to this Promotion (including but not limited to the eligibility of an Eligible Cardholder to participate in the Promotion Lucky Draw) shall be final, conclusive and binding, and no appeal or objection on any other grounds will be entertained (and the Bank shall not be obliged to disclose its reason for such determination).

23. 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 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 a Lucky Draw Prize.

24. The Lucky Draw Prize are provided by third party merchant(s). The Bank is not an agent of such merchant(s). The Bank makes no representation or warranty as to the Lucky Draw Prize or the quality of any goods and services provided by any merchant(s). Any dispute about the quality, condition and experience of the Lucky Draw Prize is to be resolved directly with the merchant(s). The Bank is not obliged to assist or act on the Eligible Cardholder’s behalf in communicating with any merchant(s).

25. In the event the Bank has determined (in the Bank’s sole and absolute discretion) that a Winner has irregularly or wrongly received a Lucky Draw Prize from the Bank, or where the Bank has reasonable grounds to believe or knowledge of subsequent events which would mean that the Winner would not have been entitled to receive a Lucky Draw Prize (including but not limited to where any Qualifying Transaction on an Eligible Card is reversed or refunded), the Bank reserves the right to claw back the Lucky Draw Prize or to deduct the value of the Lucky Draw Prize from the Selected Cardholder’s account(s) with the Bank (whichever the case may be).

26. 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 an Eligible Cardholder’s eligibility and the applicable criteria. The Bank’s determination of all matters relating to this Promotion (including but not limited to the eligibility to participate in the Promotion) shall be final, conclusive and binding and, no appeal or objection on any grounds will be entertained (and the Bank shall not be obliged to disclose its reason).

27. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.
28. 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 Bank’s:

(a) 1-for-1 Privileges Terms and Conditions (the terms and conditions of which can be found at sc.com/sg/infinite);

(b) Standard Chartered and Uber 2017/2018 Promotion (the terms and conditions of which can be found at https://av.sc.com/sg/content/docs/sg-uber-2017-2018-promotion-tnc.pdf); and

(c) the Standard Chartered and Caltex 2017 Promotion (the terms and conditions of which can be found at https://www.sc.com/sg/promotions/caltex/#terms-condition).

29. The Promotion Terms and Conditions are to be read in conjunction with the Bank’s Customer Terms and Credit Card Terms (collectively, “Other Terms”). In the event of any inconsistency between these terms and the Other Terms and, these terms prevail only to the extent of such inconsistency.

30. A person who is not a party to the Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion Terms and Conditions.

31. The 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 non-exclusive jurisdiction of the courts of the Republic of Singapore.

32. All information is correct as at the time of publication.