

## **Standard Chartered Priority Banking Visa Infinite Promotion (“PRB VI Promotion”) Terms & Conditions**

1. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to:
  - a. [Standard Chartered Priority Banking Visa Infinite Rewards Promotion \(“PRB VI Rewards Promotion”\); and](#)
  - b. [Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion \(“PRB VI Priority Pass Promotion”\)](#)
2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.
3. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Priority Banking Visa Infinite credit card (the "PRB VI Card") issued by Standard Chartered Bank (Singapore) Limited ("SCB" or the "Bank") as a cardholder ("PRB VI Cardholder").
4. For the avoidance of any doubt, the promotion terms and conditions mentioned herein are only applicable for the Priority Banking Visa Infinite Credit Card and are not applicable to the Visa Infinite Credit Card. For promotions applicable to the Visa Infinite Credit Card, please visit <https://www.sc.com/sg/credit-cards/visa-infinite-card/> instead.
5. The PRB VI Card account must be valid (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion.
6. The PRB VI Cardholder will be charged with an annual fee of S\$321 (including GST) in the second year and every subsequent year, for as long as the PRB VI Card is active.
7. All the promotions mentioned below are valid until 31 December 2018 ("Promotion Period"), unless stated otherwise.
8. By participating in the PRB VI Promotion and any of the specific promotions listed below, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. 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.
9. The Bank reserves the right to do any of the following without prior notice:
  - a. terminate, withdraw, shorten or extend the promotions listed below at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
  - b. vary, modify, add or delete any of the terms of the promotions listed below.
 The PRB VI Cardholder agrees and consents to be bound by any such variation.
10. These Priority Banking Standard Chartered Visa Infinite Promotion Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms ("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.
11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.
12. In the event the Bank has determined that a PRB VI Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the PRB VI Cardholder would not have been entitled to

redeem the 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 gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the PRB VI Cardholder's account(s) with the Bank.

13. All charges mentioned below are subject to GST and service charges where applicable.
14. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
15. A person who is not a party to these PRB VI Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these PRB VI Promotion Terms and Conditions.
16. These Priority Banking Standard Chartered Visa Infinite 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.
17. The Bank accepts no liability for the goods and services provided by any merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchants shall be final.
18. All information is correct at the time of printing or posting online.
19. All defined terms and expressions used throughout these terms and conditions shall have the same meaning as those defined above and/or in the earlier part of the terms.

**Standard Chartered Priority Banking Visa Infinite Rewards Promotion (“PRB VI Rewards Promotion”)**

1. During the Promotion Period, the PRB VI Cardholder must charge to the PRB VI Card in a statement cycle eligible retail transactions (based on transaction posting date) (“Qualifying Transactions”) to earn Reward Points. Please see clause 6 below for excluded transactions.
2. The spends made by both the Principal and Supplementary PRB VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the Rewards Points mentioned in clause 3 below will be credited to the PRB VI card account.
3. Under the existing Standard Chartered 360° Rewards Programme, PRB VI Cardholders earn 1 mile for every S\$1 (in local/foreign currency) spent with the PRB VI Card.
4. The miles reflected above will be credited in the form of Rewards Points to the PRB VI Card account. The PRB VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) (“Rewards Programme Terms”). 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 miles or other rewards.
5. The Rewards Points will be credited to the PRB VI Card account within 5 days after the end of the statement cycle month in which the Qualifying Transactions were made.
6. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
  - a. Cash advance;
  - b. Balance/fund transfers;
  - c. monthly installment of an EasyPay transaction;
  - d. AXS or ATM transactions made using the PRB VI Card;
  - e. certain insurance premium charged to the PRB VI Card;
  - f. online bill payment through Standard Chartered Online Banking;
  - g. 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);
  - h. fees and charges reversed from the PRB VI Card;
  - i. amounts which have been rolled over from any preceding month’s statement;
  - j. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the PRB VI Card accounts during the promotion period;
  - k. any fraudulent retail transaction; and
  - l. any other charge, fees or payments as we may stipulate from time to time.
7. For new retail transactions charged to the PRB VI Card during the Promotion Period which are successfully converted into monthly installments:
  - a. at the point of sale by tie up merchants, the monthly installment 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 installment amount),
 will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
8. For non-Singapore dollar Qualifying Transactions charged to the PRB VI Card, the transaction amount posted in the PRB VI Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transaction for the Rewards Promotion.
9. All Qualifying Transactions must be charged to the PRB VI 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.

10. Qualifying Transactions charged to supplementary cards in respect of a PRB VI Card will be counted towards the fulfillment of the relevant spend requirement for the Rewards Promotion.
11. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Rewards Promotion, including terminating or withdrawing the Promotion and/or revising the Rewards Points programme, without prior notice or reason.
12. The Bank reserves the right to determine at our sole and absolute discretion whether PRB VI Cardholders have met all requirements of this Rewards Promotion, and whether amounts charged to a PRB VI Card are eligible to qualify for the Rewards Promotion. Our decision in all matters arising out of or in connection with the Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

**Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion (“PRB VI Priority Pass Promotion”)**

1. This Priority Pass Promotion is only applicable to Principal PRB VI Cardholders.
2. All Principal PRB VI Cardholders will be eligible to apply for the Priority Pass.
3. To apply for the Priority Pass, Principal PRB VI Cardholders must:
  - a) successfully send an SMS in the following format to 77222:
 

“PBVI<space>PP<space>16-digit Standard Chartered Priority Banking Visa Infinite Card number” (Example: PBVI PP 4231798800000000)

All SMSes which are not in this prescribed format will not be accepted and will be considered by the Bank to invalid and/or void.
  - b) If the SMS referred to in clause 3(a) above (the “Application SMS”) is successfully sent to 77222 by a Principal PRB VI Cardholder, the Principal PRB VI Cardholder will receive 2 SMSes:
    - (i) (shortly after the Application SMS is received by the Bank) An acknowledgement of successful receipt of the Application SMS will be sent to the mobile number which the Principal PRB VI Cardholder had used to send the Application SMS; and
    - (ii) (within 14 working days of the sending by the Principal PRB VI Cardholder of the Application SMS) A unique code that is for one-time use (the “Unique Code”) will be sent via SMS to such Principal PRB VI Cardholder’s mobile number registered with the Bank.
  - c) Visit [sc.com/sg/priorityinfinite](http://sc.com/sg/priorityinfinite) and click on “activate your Priority Pass” found under the portion titled “Enjoy Priority Pass with Loved Ones” to access the application form for the Priority Pass hosted on Priority Pass’ website. Input the Unique Code received from the Bank referred to in clause 3(b)(ii) above and subsequently complete the rest of the application for the PRB VI Priority Pass on Priority Pass’ website.
4. Please note that there is a processing period of up to 14 working days for the Bank to send the Unique Code to the Principal PRB VI Cardholder’s mobile number registered with the Bank.

The speed and reliability of service of the Principal PRB VI Cardholder 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. Principal PRB VI 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 3 above.

5. All Principal PRB VI Cardholders with a valid Priority Pass will be eligible for a defined number of complimentary visits (“Free Visits”) as set out in clause 6 below to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the Free Visits, the Principal PRB VI Cardholder has to be present at such airport lounge. “Period” shall mean:
  - (i) the date the Principal PRB VI Cardholder’s application for Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the “Initial Period”); or
  - (ii) the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal PRB VI Cardholder’s application for Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period”).

6. The Free Visits defined in clause 5 above comprises visits by the Principal PRB VI Cardholder as well as visits by any guest that the Principal PRB VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal PRB VI Cardholder is accompanied by two of his/her guests, it will count as three (3) complimentary visits. Any additional visits by a Principal PRB VI Cardholder and/or his/her guests beyond such Principal PRB VI Cardholder's complimentary entitlement will be chargeable as per clause 7.

**For new applications for Priority Pass, where applicant is an existing Priority client**

Condition to be fulfilled on the date the Principal PRB VI Cardholder's Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's application for Priority Pass is received by the Bank (Illustration: if the client has S\$100k in deposits and S\$300k in investments in month 1, S\$200k each in deposits and investments in month 2 and S\$300k in deposits only in month 3, the average of these 3 amounts i.e. S\$ 367k will be considered and the client will qualify for the relevant tier of 24 visits.)	Less than S\$200,000	4 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	24 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private <b>OR</b> Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and 1 (one) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.

For new applications for Priority Pass where applicant is a **new Priority client for less than 3 months prior to the date the application for Priority Pass is received by the Bank**. A new Priority client is either one who has just started a banking relationship with the Bank as a Priority client or an existing client who has just been upgraded to the Priority segment

Condition to be fulfilled on the date the Principal PRB VI Cardholder's Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) as of the month in which that Principal PRB VI Cardholder's application for Priority Pass is received by the Bank	Less than S\$200,000	4 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	24 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private <b>OR</b> Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and 1 (one) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.

**For renewals of Priority Pass**

Condition to be fulfilled on the last calendar day of the month falling 3 months before the end of the relevant Initial Period or Subsequent Period (as relevant)		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's membership is considered for renewal	Less than S\$200,000	4 per Subsequent Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
(Illustration: if the client has S\$100k in deposits and S\$300k in investments in month 1, S\$200k each in deposits and investments in month 2 and S\$300k in deposits only in month 3, the average of these 3 amounts i.e. S\$ 367k will be considered and the client will qualify for the relevant tier of 24 visits.)	S\$200,000 and above	24 per Subsequent Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private <b>OR</b> Private Banking Programme		Unlimited for each Subsequent Period	Principal PRB VI Cardholder and 1 guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.



7. The Principal PRB VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal PRB VI Cardholder has exhausted the Free Visits mentioned in clause 6. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate (currently US\$27 per visit) which can be accessed at [www.prioritypass.com](http://www.prioritypass.com). This charge applies to each subsequent visit by each Principal PRB VI Cardholder and each of his/her guest(s).
8. If the Principal PRB VI Card is no longer active when the charge defined in clause 7 is posted, then the Bank reserves the right to charge the same to any other valid, active credit card of the same Principal PRB VI Cardholder or any other account(s) held by the Principal PRB VI Cardholder with the Bank.
9. The Principal PRB VI Cardholder is required to show the Priority Pass card either by presenting (A) the physical Priority Pass membership card at the relevant airport lounge or (B) the digital Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal PRB VI 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](http://www.prioritypass.com)
10. The Principal PRB VI Cardholder is required to sign a receipt indicating the terms of usage ie date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.
11. The Principal PRB VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal PRB VI Card is valid and in good standing.
12. The Principal PRB VI Cardholder's Priority Pass shall be automatically blocked if his/her Principal PRB VI Card is suspended or cancelled.
13. For the avoidance of doubt, the supplementary cardholder of the Priority Banking Visa Infinite Credit Card is not eligible to apply for the Priority Pass, only the Principal cardholder of the Priority Banking Visa Infinite Credit Card may apply for the Priority Pass.
14. We shall not be liable for any loss of any items which the Principal PRB VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge
15. 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 Principal PRB VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal PRB VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
16. 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.