

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 Card Rewards Promotion**”); and
 - b. Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion (“**PRB VI Card 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 PRB VI 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 30 June 2019 (“**PRB VI Card 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 and email address, *SMS* or Electronic Direct Mail. Such consent will supersede any prior choices made by you.
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 in 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 in 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. In the event we have determined (in our sole and absolute discretion) that you or a person you authorize as a supplementary cardholder on your PRB VI Card account is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges from us; or where we have knowledge of subsequent events which would mean that you or a person you authorize as a supplementary cardholder on your PRB VI Card account would not have been entitled to redeem or receive the 360° 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), we reserve the right to claw back the 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges or to deduct the value of the 360° Rewards Points/gifts/vouchers/cashback/rebates/privileges (or such other amount as we deem fit) from your account(s) with us or the account(s) with us of a person you authorize as a supplementary cardholder on your PRB VI Card account.
14. All charges mentioned below are subject to GST and service charges where applicable.
15. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
16. 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.
17. 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.
18. 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.
19. All information is correct at the time of printing or posting online.
20. 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 Card Rewards Promotion”)

1. During the PRB VI Card 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) (“PRB VI Card Qualifying Transactions”) to earn *360° 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 (including your *supplementary cardholder(s)* on your PRB VI Card *account*) earn 1 mile for every S\$1 (in local/foreign currency) spent with the PRB VI Card. “**Foreign currency**” spends are, for the avoidance of doubt, spends that are not made in Singapore Dollars.
4. The miles reflected above will be credited in the form of *360° Reward 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 *360° Reward Points* to miles or other rewards.
5. The *360° Reward Points* will be credited to the PRB VI Card *account* within 5 days after the end of the statement cycle month in which the PRB VI Card Qualifying Transactions were made.
6. The following transactions will not be considered as PRB VI Card Qualifying Transactions and are not eligible for 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 PRB VI Card (and/or the *supplementary card*) that is subsequently cancelled, voided, refunded or reversed;
 - e. AXS, SAM or ATM transactions made using your PRB VI Card;
 - f. any insurance premiums charged to your PRB VI Card;
 - g. recurring payments (being automatic payments where a *principal cardholder* or *supplementary cardholder* of the PRB VI card has given a one-time authorisation or instruction for the merchant to charge the payment directly to the PRB VI 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. charges incurred by the cardholder or the *supplementary cardholder* but not submitted or posted to your PRB VI Card *account* during the PRB VI Card Promotion Period;
 - k. any fraudulent retail transaction;
 - l. 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 PRB VI Card;

m. any top-ups or payment of funds to any prepaid and any prepaid accounts including without limitation:

1. 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

2. any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

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| · 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 |

n. 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); and

o. any other charge, fees or payments as we may stipulate from time to time.

7. For non-Singapore Dollar PRB VI Card 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 PRB VI Card Qualifying Transaction for the PRB VI Card Rewards Promotion.
8. All PRB VI Card 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.
9. PRB VI Card Qualifying Transactions charged to supplementary cards in respect of a PRB VI Card will be counted towards the fulfilment of the relevant spend requirement for the Rewards Promotion.
10. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the PRB VI Card Rewards Promotion, including terminating or withdrawing the PRB VI Card Rewards Promotion and/or revising the Standard Chartered 360° Rewards Programme, without prior notice or reason.

11. The Bank reserves the right to determine in our sole and absolute discretion whether PRB VI Cardholders have met all requirements of this PRB VI Card Rewards Promotion, and whether amounts charged to a PRB VI Card are eligible to qualify for the PRB VI Card Rewards Promotion. Our decision in all matters arising out of or in connection with the PRB VI Card 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 Card Priority Pass Promotion”)

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

“PBVI<space>PP<space>last 4-digit Standard Chartered Priority Banking Visa Infinite Card number”
(Example: PBVI PP 1234)

All *SMSes* which are not in this prescribed format will not be accepted and will be considered by the Bank to be invalid and/or void.
 - b. If the *SMS* referred to in Clause 3a above (the “**PRB VI Card Priority Pass 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 PRB VI Card Priority Pass Application SMS is received by the Bank) an acknowledgement of successful receipt of the PRB VI Card Priority Pass Application SMS will be sent to the mobile number which the Principal PRB VI Cardholder had used to send the PRB VI Card Priority Pass Application SMS; and
 - ii. (within 14 business days of the sending by the Principal PRB VI Cardholder of the PRB VI Card Priority Pass Application SMS) a unique code that is for one-time use (the “**PRB VI Card Priority Pass 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 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 PRB VI Card Priority Pass hosted on Priority Pass’ website. Input the PRB VI Card Priority Pass Unique Code received from the Bank referred to in Clause 3(b)(ii) above and complete the rest of the application for the PRB VI Card Priority Pass on Priority Pass’ website.
4. Please note that there is a processing period of up to 14 business days for the Bank to send the PRB VI Card Priority Pass 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’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. 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 PRB VI Card Priority Pass will be eligible for a defined number of complimentary visits (“**PRB VI Card Priority Pass 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 PRB VI Card Priority Pass Free Visits, the Principal PRB VI Cardholder has to be present at such airport lounge. “**Period**” shall mean:
- a. the date the Principal PRB VI Cardholder’s application for the PRB VI Card Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the “**Initial Period**”); or
 - b. the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal PRB VI Cardholder’s application for the PRB VI Card Priority Pass to the day before the next anniversary of such approval (each, a “**Subsequent Period**”).

6. The PRB VI Card Priority Pass 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 one of his/her guests, it will count as two (2) 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 the PRB VI Card Priority Pass, where applicant is an existing Priority client

Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass 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 account holder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's application for the PRB VI Card 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 OR Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and one (1) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is

		<p>accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7.</p>
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For new applications for the PRB VI Card Priority Pass where applicant is a **new Priority client for less than 3 months prior to the date the application for the PRB VI Card 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 PRB VI Card Priority Pass 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 the PRB VI Card 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 OR Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and one (1) 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 the PRB VI Card 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
<p>Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main account holder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's membership is considered for renewal (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.)</p>	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.
	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 OR 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.
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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 PRB VI Card Priority Pass Free Visits mentioned in Clause 6. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate which can be accessed at 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 PRB VI Card Priority Pass card either by presenting (A) the physical PRB VI Card Priority Pass membership card at the relevant airport lounge or (B) the digital PRB VI Card 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
10. The Principal PRB VI 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 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 PRB VI Card 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 PRB VI Card is not eligible to apply for the PRB VI Card Priority Pass, only the Principal cardholder of the Priority Banking Visa Infinite Credit Card may apply for the PRB VI Card 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.