

## **Standard Chartered Rewards+ Credit Card Promotion (“Rewards+ Card Promotion”) Terms & Conditions**

1. To be eligible for this Rewards+ Card Promotion, you must hold a valid Standard Chartered Rewards+ Credit Card (the "**Rewards+ Card**") issued by Standard Chartered Bank (Singapore) Limited ("**SCB**" or the "**Bank**") as a cardholder ("**Rewards+ Cardholder**").
2. The Rewards+ 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.

### **Promotion Mechanics**

3. Under the existing Standard Chartered 360° Rewards Programme, Rewards+ Cardholders will be eligible to earn 360° Reward Points in a year (as defined in Clause 7 below) on eligible retail transactions (based on transaction posting date) ("**Qualifying Rewards+ Card Transactions**"). Please see Clause 8 below for excluded transactions.
4. The spends made by both the Principal and Supplementary Rewards+ Cardholders will be aggregated for the purposes of calculating the total 360° Reward Points under this Rewards+ Card Promotion. The additional *360° Rewards Points* awarded pursuant to Clause 6 below (whether as a result of spends on the principal or supplementary Rewards+ Card) will be credited to the principal Rewards+ Card account.
5. The proposition of the Rewards+ Card allow Rewards+ Cardholders to earn additional *360° Rewards Points* via Qualifying Rewards+ Card Transactions, including Qualifying Dining Transactions. For the avoidance of doubt, "**Qualifying Dining Transactions**" are dining spends charged to the Rewards+ Card made at dining establishments in Singapore classified under the Merchant Category Codes ("**MCC**") of:
  - a. Caterers (5811);
  - b. Restaurants and eating places (5812);
  - c. Pubs & bars (5813); or
  - d. Fast Food Restaurants (5814).

For the avoidance of doubt, purchases from establishments including but not limited to local hotel restaurants (including wedding banquets), bakeries and supermarkets that are not classified under the MCCs stated above in Clauses 5(a)-(d) above will not be considered as Qualifying Dining Transactions for this Rewards+ Card Promotion.

6. Under the existing Standard Chartered 360° Rewards Programme, Rewards+ Cardholders earn one (1) for *360° Reward Point* every S\$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Rewards+ Card, regardless of whether such spends are made in Singapore Dollars or otherwise. Under this Rewards+ Card Promotion, Rewards+ Cardholders will be eligible to earn additional *360° Reward Points* as follows:
  - a. additional four (4) *360° Reward Points* for every S\$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; or
  - b. additional nine (9) *360° Reward Points* for every S\$1 spent in foreign currency (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars) on Qualifying Rewards+ Card Transactions. As such, when this Rewards+ Card Promotion is read together with the terms and conditions for the Standard Chartered 360° Rewards Programme, Rewards+

Cardholders are eligible to earn a total of five (5) *360° Reward Points* for every S\$1 spent in local currency on Qualifying Dining Transactions and ten (10) *360° Reward Points* for every S\$1 spent in foreign currency on Qualifying Rewards+ Card Transactions.

7. There is a cap of 20,000 *360° Reward Points* (“Rewards+ Cap”) on the additional *360° Reward Points* awarded under this Rewards+ Card Promotion per year (as defined in this Clause 7). “Year” for purposes of this Rewards+ Card Promotion means the time period from the Rewards+ Card approval date (or a 2 particular anniversary of such approval date) to the day falling before the next anniversary of such approval date. The Rewards+ Cap will be reset every anniversary of the approval date of the relevant Rewards+ Card in question. This Rewards+ Cap only applies to the additional *360° Reward Points* as prescribed in Clauses 6a and 6b above. For the avoidance of doubt, the Rewards+ Cap does not apply to the one (1) *360° Reward Point* which the Rewards+ Cardholder is entitled to for every S\$1 spent (in local/foreign currency) spent with the Rewards+ Card under the existing Standard Chartered *360° Rewards Programme*. For example, if a Rewards+ Card is approved on 5 June 2019 and the Rewards+ Cap was reached at any time from 5 June 2019 to 4 June 2020, the Rewards+ Cardholder’s Rewards+ Cap will be reset on 5 June 2019. Transactions posted on and after 5 June 2020 will allow the Rewards+ Cardholder to be eligible to earn the additional Rewards Points awarded in accordance with Clause 6 above.

To illustrate the Rewards+ Cap, please refer to the table below. For the purposes of the illustration below, the Rewards+ Card **is approved on 10 May 2019** and the first transaction is performed on 19 May 2019.

Date	Transaction Description	MCC	360° Reward Points awarded	Additional 360° Reward Points awarded	Cumulative Rewards+ Cap	Remarks
19/05/19	S\$2,000 washing machine purchase at Courts Singapore (paid in SGD)	5311	2,000	N.A.	N.A.	No additional <i>360° Reward Points</i> is awarded as transaction does not qualify as a Qualifying Dining Transaction and the transaction is not a foreign currency Qualifying Rewards+ Card Transaction.
15/07/19	S\$1,300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S\$1,300)	5811	1,300	11,700	11,700	Since this transaction is paid in foreign currency, every S\$1 spent is rewarded with 9 additional <i>360° Reward Points</i> .

17/11/19	S\$2,500 meal at a restaurant in Singapore (paid in SGD)	5812	2,500	8,300	20,000	Since transaction is classified under MCC category 5812 and is paid in SGD, every S\$1 spent should be rewarded with 4 additional <i>360° Reward Points</i> . However, only 8,300 points are awarded instead of 10,000 points because the 20,000 Rewards+ Cap has been met.
14/03/20	S\$500 bill at a bar in Singapore (paid in SGD)	5813	500	N.A.	20,000	Since transaction is classified under MCC category 5813 and is paid in SGD, every S\$1 spent should be awarded with 4 additional <i>360° Reward Points</i> . However, as the Rewards+ cap of 20,000 has been met, no <i>360° Reward Points</i> is accorded.
10/05/20	S\$300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S\$300)	5811	300	2,700	2,700	Since Reward+ Cap is reset on the anniversary of the card approval date and transaction is paid in foreign currency, every S\$1 spent is rewarded with 9 additional <i>360° Reward Points</i> .

8. The following transactions will not be considered as Qualifying Rewards+ Card Transactions and are similarly not eligible for this Rewards+ Card Promotion:
- a. cash advances;
  - b. Credit Card Funds Transfer;
  - c. monthly instalment of an EasyPay transaction;
  - d. AXS, SAM or ATM transactions made using the eligible credit card;
  - e. any insurance premium charged to the eligible credit card;

- f. recurring payments (being automatic payments where the cardholder has given a one-time authorisation or instruction for the merchant to charge the bill payment directly to the credit card at a fixed interval) or payments made to all billing organisations using 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. any amount charged to your eligible credit card that is subsequently cancelled, voided, refunded or reversed;
- i. tax refunds credited into your eligible credit card account;
- j. tax payments charged to your eligible credit card;
- k. amounts which have been rolled over from any preceding month's statement;
- l. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the credit card accounts during the promotion period of the 360° Rewards Programme;
- m. any fraudulent retail transaction;
- n. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to the eligible credit card;
- o. any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload charged to your Card) and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time:

• EZ LINK PTE LTD	• OANDAASIAPA
• EZ LINK PTE LTD (FEVO)	• OANDA ASIA PAC
• EZ-LINK PTE LTD SINGAPORE	• PAYPAL * BIZCONSULTA
• EZ-LINK TOP-UP KIOSK	• PAYPAL * OANDAASIAPA
• EZ-LINK (IMAGINE CARD)	• PAYPAL * CAPITALROYA
• EZLINK*	• Saxo Cap Mkts Pte Ltd
• EZ LINK	• SKR*SKRILL.COM
• EZLINKS.COM	• FLASHPAY ATU
• TRANSITLINK*	• TRANSIT LINK*
• TRANSIT LINK PL	• TRANSIT
• MB * MONEYBOOKERS.COM	• WWW.IGMARKETS.COM.SG

- p. any other charges, fees or payments as we may stipulate from time to time.

- 9. For new retail transactions charged to the Rewards+ 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 considered as a Qualifying Rewards+ Card Transaction provided that such transaction is successfully posted.
10. For non-Singapore dollar Qualifying Rewards+ Card Transactions charged to the Rewards+ Card, the transaction amount posted in the Rewards+ Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Rewards+ Card Transaction for the purpose of determining the number of additional Rewards Points to be credited under this Rewards+ Card Promotion.
11. All Qualifying Rewards+ Card Transactions must be charged to the Rewards+ 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.
- General**
12. By activating the Rewards+ Card, 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 email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you.
13. The Bank reserves the right to vary, modify or delete any of the terms and conditions governing this Rewards+ Card Promotion including terminating or withdrawing this Rewards+ Card Promotion or varying or removing the additional Rewards Points to be awarded to Rewards+ Cardholders without prior notice or reason. The Rewards+ Cardholder agrees and consents to be bound by any such variation.
14. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the computation of Rewards+ Points pursuant to this Rewards+ Card Promotion, including whether Rewards+ Cardholders have met all requirements of this Rewards+ Card Promotion, whether amounts charged to a Rewards+ Card are eligible to qualify for this Rewards+ Card Promotion, and whether a Rewards+ Cardholder's transaction is classified as a Qualifying Rewards+ Card Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with this Rewards+ Card Promotion shall be final and conclusive and no correspondence will be entertained.
15. In the event the Bank has determined that a Rewards+ 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 Rewards+ 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 Rewards+ Cardholder's account(s) with the Bank.
16. These Rewards+ Card Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme ("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.

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. A person who is not a party to these Rewards+ Card Spend and Get Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Rewards+ Card Spend and Get Promotion Terms and Conditions.
19. The Standard Chartered Rewards+ Credit Card Promotion Terms & 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.
20. All information is correct at the time of printing or posting online.