



Standard Chartered Visa Infinite Credit Card Income Tax Payment Facility Cashback Promotion Terms and Conditions

1. This Standard Chartered Visa Infinite Credit Card Income Tax Payment Facility Cashback Promotion (the “**Promotion**”) is available from 5 April 2024 to 30 June 2024 (both dates inclusive) (the “**Promotion Period**”) to all individual persons who are Standard Chartered Visa Infinite Credit Cardholders issued by Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”) (each such card to be referred to as a “**Card**”) and each such a cardholder shall be referred to as the “**Cardholder**”). By participating in the Promotion, Cardholders agree to be bound by these Promotion Terms and Conditions. These Promotion Terms and Conditions are to be read in conjunction with the Standard Chartered Visa Infinite Promotion (“**SCVI Promotion**”) Terms & Conditions.

Eligibility

2. To qualify for this Promotion and receive the Cashback (as defined in Clauses 4 and 5 below):
 - a. the Cardholder must be a principal or supplementary cardholder of a Card;
 - b. the Cardholder must apply for the Credit Cards Income Tax Payment Facility with the Bank during the Promotion Period via sc.com/sg/vitax (“**Application**”);
 - c. The Application must be made using the Bank’s Visa Infinite Credit Card;
 - d. the Bank must receive the Cardholder’s Application by 30 June 2024;
 - e. the approved tax amount must be credited into your chosen bank account during the Promotion Period; and
 - f. all of the Cardholder’s accounts for credit cards issued by the Bank must be validly existing (i.e. must not be suspended, cancelled or terminated for any reason), in good standing, and conducted in a proper and satisfactory manner at all times, including at the time the Cashback is credited to the Cardholder’s Card, as determined by the Bank in its sole and absolute discretion.
3. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank up to seven (7) calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these Applications and/or allow the said Applications for the purposes of this Promotion on a case-by-case basis, subject to these terms.

Promotion Mechanics

4. If a Cardholder satisfies the qualifying criteria set out in Clauses 2a to 2f, read with Clause 3 above, an amount equivalent to 100% of the processing fees (as defined in Clause 6 below) (“**Cashback**”), capped at S\$300 per Card, will be credited to his/her Card for which the Application was successfully submitted and approved by the Bank by 30 June 2024. The Cashback will be credited by 31 August 2024.
5. The Cashback will be limited to the first 50 Applications per calendar month on a first-come, first-served basis upon approval of the Application that are received and successfully posted by the Bank per calendar month during the Promotion Period. For the avoidance of doubt, the tax amount and processing fees must have a posting date falling within the Promotion Period.

For illustration purposes only:

Month	Tax Amount on IRAS NOA	Processing Fee (1.9%) on Tax Amount	First 50 Successful Applications of Month Posted to Card account	Cashback per Card
April 2024	S\$80,000	S\$1,520	Yes	S\$300
April 2024	S\$5,000	S\$95	Yes	S\$95
April 2024	S\$38,000	S\$722	No	No cashback
May 2024	S\$10,000	S\$190	Yes	S\$190



6. A one-time processing fee of 1.9% on the approved tax amount will be charged to the Card upon the processing of the Application.
7. The Bank reserves the right to decline the Application without any reason whatsoever.
8. By participating in the Promotion, the 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 supersede any prior choices made by the Cardholder.

General

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, privileges or promotions.
10. The Cashback is not transferable or exchangeable for cash or any other items.
11. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Cashback.
12. 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).
13. 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, 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 the Cashback.
14. 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 and any telecommunication provider.
15. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or terminate, withdraw, extend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason.
16. In the event the Bank has determined that the Cardholder is not eligible to receive the Cashback or to participate in this Promotion, or where the Bank has knowledge of subsequent events which would mean that the Cardholder would not have been entitled to receive the Cashback, the Bank reserves the right to claw back the Cashback or to deduct its value (or such other amount as it deems fit) from the Cardholder's credit card account with the Bank to which the Cashback has been credited.
17. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
18. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Credit Card Terms and any other relevant Product Terms (the "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.
19. 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, to the extent of such inconsistency, prevail.



20. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
21. These Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and Cardholders agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
22. All information is correct at the time of publication.

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