

## Standard Chartered and Uber 2017/2018 Promotion Terms and Conditions

### Eligibility

1. The Standard Chartered and Uber 2017/2018 Promotion ("**Promotion**") is available from 1 October 2017 to 30 September 2018 (both dates inclusive) ("**Promotion Period**"). Subject to Clause 2 below, the Promotion is open to all eligible principal cardholders of Standard Chartered Credit and MANHATTAN World Mastercard® Credit Cards ("**Cards**") issued by Standard Chartered Bank (Singapore) Limited ("**Bank**") (collectively, "**Eligible Cardholders**"). By participating in the Promotion, the Eligible Cardholders agree to be bound by these terms and conditions.
2. The following cards are not eligible for the Promotion:
  - (a) AIA co-brand Cards;
  - (b) Debit Cards; and
  - (c) Corporate Liability Cards.
3. Eligible Cardholders whose Card accounts have been suspended, cancelled and/or terminated for any reason during the Promotion Period and till 31 October 2018 are not eligible for the Promotion.

### Promotion Mechanics

4. Under the Promotion, an Eligible Cardholder can earn 20% cashback ("**Cashback**") on transactions made on the Uber App. Cashback does not apply to transactions made on UberEats App.
5. The maximum Cashback an Eligible Cardholder can receive in a calendar month is capped at \$50. For the avoidance of doubt, this cap remains as \$50 per Customer, regardless of how many Cards he/she uses.
6. To qualify for the 20% cashback, an Eligible Cardholder must successfully charge to his/her Card a minimum of \$900 ("**Minimum Monthly Spend**") in that same calendar month on total eligible retail transactions, which can consist of any number or combination of retail transactions ("**Qualifying Transactions**"), which may include transactions made on the Uber App. These Qualifying Transactions must be charged to the same Card. Qualifying Transactions excludes those transactions set out at Clause 8 below.
7. Where an Eligible Cardholder uses more than one Card under this Promotion, each Card will need to satisfy the conditions in these terms (including but not limited to the Minimum Monthly Spend per Card) in order for the Eligible Cardholder to enjoy the features of this Promotion on that Card.
8. The following transactions charged to a Card will not be considered as Qualifying Transactions to meet the Minimum Monthly Spend:
  - a. Insurance premiums, including premiums for investment-linked policies, charged to the Card;
  - 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 vi 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. Transit Link transactions;
  - i. Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
  - j. Balance transfers, cash advances from the Card, 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 the Card;
  - l. Any amount charged to the Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
  - m. Balance owing on the Card account from other months.
9. The Cashback will be credited into the eligible Cardholders' Card account(s) by the 28<sup>th</sup> day of the next calendar month. (To illustrate, any Cashback earned in October 2017 will be credited by 28 November 2017).

#### General

10. The Cashback is strictly non-transferable and non-exchangeable (for cash or credit or otherwise).
11. For new retail transactions charged to the Card during the Promotion Period which is successfully converted into monthly instalments, either:
- a. At the point of sale at the merchant, 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 Transaction provided such transaction is successfully posted during the Promotion Period.
12. Qualifying Transactions charged and posted to the card belonging to supplementary Cardholders of Eligible Cardholders will be counted towards the calculation of the Minimum Monthly Spend for the principal Eligible Cardholder.
13. For non-Singapore dollar transactions charged to the Card, the transaction amount posted in the Eligible Cardholder's Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining the Card's Minimum Monthly Spend.
14. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to the Uber App, acquiring merchants, merchant establishments, or any telecommunication provider.
15. The Bank reserves the right to vary, modify, add or delete any of these terms and conditions, including terminating, shortening, extending or withdrawing the Promotion and/or substituting the Cashback with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
16. In the event the Bank has determined that an Eligible Cardholder has irregularly or wrongly redeemed any Cashback from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the Cashback (including but not limited to where the charges used for this Promotion were reversed or refunded), the Bank reserves the right to claw back the Cashback or to deduct the value of the Cashback (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
17. By participating in the Promotion, Eligible Cardholders also consent to us disclosing their information to persons who are involved in operating or promoting the Promotion and further consent to such persons contacting the Eligible Cardholders for the purposes of marketing the Promotion.
18. The Bank reserves the right to determine at its sole and absolute discretion the eligibility of a Cardholder for the Promotion or calculation of the Minimum Monthly Spend. The Bank's decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.

19. 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.
20. The Promotion is to be read in conjunction with our Customer Terms, Credit Card Terms, MANHATTAN CashBack Terms, Standard Chartered Visa Infinite Promotion Terms & Conditions, Standard Chartered Tigerair Platinum Credit Rewards Product Program Terms, Standard Chartered SingPost Platinum Visa Credit Card Terms and any other specific Product Terms that may be relevant in connection with this Promotion (collectively, "Other Terms"). If there are any inconsistencies between these terms and the Other Terms, these terms prevail only to the extent of such inconsistencies.
21. The Bank makes no warranty or representation as to the quality, merchantability or fitness for services bought and accepts no liability for the services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider.
22. The Bank is not an agent of any merchant or service provider or vice versa.
23. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
24. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
25. All information is accurate at the time of publication.