

Unlimited Card Pinball Game (18 May to 30 June 2020) Promotion Terms and Conditions

Eligibility

1. The Unlimited Card Pinball Game (18 May to 30 June 2020) Promotion (“**Promotion**” or the “Unlimited Card Pinball Game”) is available from 18 May to 30 June 2020 (both dates inclusive) (“**Promotion Period**”). The Promotion is only open to principal cardholders of the Unlimited Cashback Credit Card (“**Unlimited Card**”) who have received an Electronic Direct Mailer or SMS about this Promotion and containing the link to these terms and conditions (collectively, “**Eligible Cardholders**”). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with the Standard Chartered Caltex 2020 Promotion (the terms and conditions of which can be found [here](#)) and The Good Life® 2020 Promotion (the individual merchant and general terms and conditions of which can be found [here](#)).
3. Eligible Cardholders whose Cards’ accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 30 June 2020 (date inclusive) are not eligible for the Promotion.

Promotion Mechanics

4. To qualify for the Promotion, Eligible Cardholders and/or their supplementary cardholders must, during the Promotion Period, charge a single transaction to the Unlimited Card that is of an amount of S\$150 or more. Such single transaction must:
 - a. be on eligible retail purchases (which excludes the transactions set out in Clause 14 below);
 - b. have a transaction date within the Promotion Period; and
 - c. be successfully authorized to the Unlimited Card account during the Promotion Period,

(each such transaction fulfilling the criteria set out in this Clause 3 hereinafter to be referred to as an “**Qualifying Transaction**”).

5. This Promotion is limited to the first 5,550 Qualifying Transactions (each a “**Winning Transaction**”) and SMSes will only be sent to the Eligible Cardholders of each Winning Transaction.
6. During the Promotion Period, each Winning Transaction will be randomly assigned a unique URL by an automated computerised system and a SMS containing the unique URL will be sent to the Eligible Cardholder’s registered mobile number with the Bank for the Eligible Cardholder to play a pinball game. Upon completing the pinball game, the Prize (as defined below) which the Eligible Cardholder has won will be displayed on the mobile phone screen.
7. Each Eligible Cardholder is eligible for 1 unique URL sent via 1 SMS with every Winning Transaction made.
8. We reserve the right to determine in our sole and absolute discretion whether Eligible Cardholders have met all the requirements of the Promotion. We also reserve the right to make changes to the Winning Transaction criteria for the purposes of the Promotion in our sole and absolute discretion.

Prizes and Prizes Allocation

9. An Eligible Cardholder of each Winning Transaction (“**Winning Cardholder**”) will win one of the following prizes:
 - a. S\$2 cashback;
 - b. S\$3 cashback;
 - c. S\$5 cashback;
 - d. S\$10 cashback;
 - e. S\$20 cashback;
 - f. S\$50 cashback; or
 - g. S\$1,000 cashback;

(each a “**Prize**” and collectively, “**Prizes**”).

For the avoidance of doubt, if an Eligible Cardholder does not receive any SMS informing him of his Prize (“Winning Transaction SMS”), he/she will not be entitled to any of the Prizes.

10. There will be a total of 5,550 Prizes available to be won for the duration of the Promotion, in the following quantities:

Prizes	
Prize description	Total Quantity
a. S\$2 cashback	1,665
b. S\$3 cashback	2,775
c. S\$5 cashback	777
d. S\$10 cashback	222
e. S\$20 cashback	74
f. S\$50 cashback	33
g. S\$1000 cashback	4
Sub-Total	5,550

11. The Prizes allocated to the Winning Transactions will be chosen by our computer programme designed specifically for the purpose of the Promotion at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005. The computer programme will randomly allocate Prizes to Winning Transactions in real time when a Winning Transaction is made.
12. The random selection and allocation of Prizes to the respective Winning Cardholders of the Winning Transactions will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.
13. All Prizes will be credited to the relevant Winning Cardholders' Unlimited Card Account by 31 July 2020. SMSes will be sent to the relevant Winning Cardholder's registered mobile number with the Bank to inform him/her that the Prize amount has been credited to his/her Unlimited Card. The details of the Prize amount will be reflected in the relevant Winning Cardholder's next monthly statement of account issued for his Unlimited Card.

Qualifying Transactions

14. The following transactions charged to the Unlimited Card will not be considered as a Qualifying Transaction for purposes of the Promotion:
 - a. insurance premiums, including premiums for investment-linked policies, charged to the Unlimited Card;
 - b. bill payments (examples of bill payment merchants include telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power);
 - c. any payment via AXS network;
 - d. any payment via SAM network;
 - e. payments to government agencies which include 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 the following Merchant Category Codes:

7399	Business Services
7995	Gambling/Lotto
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers
7998	Aquariums, Dolphinariums, Zoos and Sea Aquariums

8999	Professional Services
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
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
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
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
9405	U.S. Federal Government Agencies or Departments

- j. Credit Card Funds transfers to the Unlimited Card, cash advances from the Unlimited 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 Unlimited Card;
 - l. any amount charged to the Unlimited Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
 - m. balance owing on the Unlimited Card account from other months.
15. For retail transactions charged during the Promotion Period to an Unlimited 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 to determine if the Eligible Cardholder has made a Qualifying Transaction, provided such transaction fulfils the requirements in Clause 4 above.

16. For non-Singapore dollar Qualifying Transactions charged to the Unlimited Card, the transaction amount authorised in the Eligible Cardholder's Unlimited Card account (which is inclusive of the exchange rate conversion but exclusive of the overseas transactions fees, if any) will be considered to determine if the Eligible Cardholder has made a Qualifying Transaction.
17. We are 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.
18. Transactions charged to and authorized to the card accounts of all supplementary cards linked to an Unlimited Card will be counted as Qualifying Transactions made by the principal Eligible Cardholder on the relevant principal Unlimited Card for the purposes of the Promotion.
19. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to the Promotion shall be final and conclusive and no correspondence will be entertained.
20. The Bank reserves the right to revise these terms and conditions, modify or withdraw the Promotion at any time without prior notice or reason including terminating, shortening, extending or withdrawing the Promotion and/or substituting the Prize with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
21. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive the Prize or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the Prize (including but not limited to where the charges used to meet the relevant minimum spend(s) were reversed or refunded), the Bank reserves the right to claw back the Prize or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
22. In the event of any inconsistency between the Unlimited Card Pinball Game (18 May to 30 June 2020) Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Unlimited Card Pinball Game (18 May to 30 June 2020) Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
23. Please read these terms and conditions together with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with the Promotion (collectively "**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.
24. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
25. The Unlimited Card Pinball Game (18 May to 30 June 2020) 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.
26. All information is correct at the time of publication.