

## Standard Chartered Unlimited Cashback Credit Card Terms & Conditions

1. The Standard Chartered Unlimited Cashback Credit Card (the “**Unlimited Card**”) gives you 1.5% cashback (“**Unlimited Cashback**”) when you (including your supplementary cardholder(s) on your Unlimited Card account) use the Unlimited Card in the manner specified in these terms.

### Unlimited Cashback on Eligible Unlimited Card Retail Transactions

2. Unlimited Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 3 below (“Eligible Unlimited Card Retail Transactions”) made on your Unlimited Card based on the date such purchases are posted to your Unlimited Card account. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Eligible Unlimited Card Retail Transactions charged to the Unlimited Card in a month (as defined for purposes in Clause 6 below) but yet to be posted to the Unlimited Card account by the Unlimited Card statement date will not be taken into account in the computation of Unlimited Cashback earned for that month (as defined in Clause 6 below). Unlimited Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for each individual Eligible Unlimited Card Retail Transaction without any rounding off. Unlimited Cashback earned will be reflected in that month’s card statement but credited to your principal Unlimited Card account only in the following statement cycle month. Such Unlimited Cashback amount will be automatically offset against the following statement cycle month’s billed amount. Unlimited Cashback earned by your supplementary cardholder(s) of the Unlimited Card will be credited into your principal Unlimited Card account.
3. The following transactions are not Eligible Unlimited Card Retail Transactions and will not earn Unlimited Cashback:
  - a. any *cash advance*;
  - b. 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);
  - c. any *Credit Card Funds Transfer*;
  - d. any monthly instalment of an EasyPay transaction;
  - e. any amount charged to your Unlimited Card that is subsequently cancelled, voided, refunded or reversed;
  - f. recurring payments (being automatic payments where you (including your *supplementary cardholder(s)* on your Unlimited Card *account*) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your Unlimited 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*;
  - g. AXS, SAM or ATM transactions made using your Unlimited Card;
  - h. amounts which have been rolled over from any preceding month’s statement;
  - i. tax refunds credited into your Unlimited Card *account*;
  - j. any insurance premiums charged to your Unlimited Card;
  - k. 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 Unlimited Card;

- l. any top-ups or payment of funds to any prepaid cards 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:
 

· 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
- m. 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);
  - 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
  - 7523 (Parking Lots, Parking Meters and Garages);
  - 7349 (Cleaning, Maintenance and Janitorial Services); and
- n. any other charges, fees, transactions or payments as we may stipulate from time to time.
4. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of Unlimited Cashback. Any reversed portion of the Unlimited Cashback earned will be reflected in the next month's Unlimited Card statement.
  5. We may retract, deduct, re-compute, withdraw and/or cancel any Unlimited Cashback awarded if you fail to effect the minimum payment due as reflected on that month's Unlimited Card statement, abuse the cashback programme or for any other reason that we may deem fit in our sole discretion. You will not be entitled to any payment or compensation in respect of such retraction, deduction, re-computation, withdrawal or cancellation.

## General

6. For purposes of these terms, “month” means the period from the statement date of the current month to the day falling one day prior to the statement date of the following month.
7. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or Eligible Unlimited Card Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.
8. Your Unlimited Card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of crediting the Unlimited Cashback. In the event that your Unlimited Card account is delinquent, terminated or suspected for any reason whatsoever before the Unlimited Cashback is credited into your Unlimited Card account, we reserve the right to forfeit such Unlimited Cashback in our sole discretion without prior notice.
9. We accept no liability for any late submission of any transaction and/or Eligible Unlimited Card Retail Transaction by any merchant for whatsoever reason.
10. Any Unlimited Cashback, if credited to your Unlimited Card account for any of the transactions listed under Clause 3, will be reversed in our sole discretion without prior notice.
11. Your Unlimited Card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of crediting the Unlimited Cashback. In the event that your Unlimited Card account is delinquent, terminated or suspended for any reason whatsoever before the Unlimited Cashback is credited into your Unlimited Card account, we reserve the right to forfeit such Unlimited Cashback in our sole discretion without prior notice.
12. The Unlimited Card is excluded from earning rewards under the Standard Chartered 360° Rewards Programme.
13. We reserve the right to vary, modify, and amend any of these terms (including but not limited to the right to vary the rate of Unlimited Cashback, the basis of calculation of Unlimited Cashback and the retail transactions which are not Eligible Unlimited Card Retail Transactions) from time to time without prior notice and you agree that you are bound by such variations, modifications, and amendments.
14. 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 Unlimited 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 Unlimited 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 Unlimited Card account.
15. Our decision on all matters pertaining to this Unlimited Card shall be final and binding on you and your supplementary cardholders.

16. These Standard Chartered Unlimited Cashback Credit Card 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.
17. 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.
18. 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.
19. All information is correct at the time of printing or posting online.