

Standard Chartered Visa Infinite Promotion (“SCVI Promotion”) Terms & Conditions

1. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to:
 - a. [Standard Chartered Visa Infinite Rewards Promotion \(“Rewards Promotion”\)](#);
 - b. [Standard Chartered Visa Infinite Upfront Gift Promotion \(“Gift Promotion”\)](#);
 - c. [Standard Chartered Visa Infinite Priority Pass Promotion \(“Priority Pass Promotion”\)](#);
 - d. [Standard Chartered Visa Infinite Fullerton Promotion \(“Fullerton Promotion”\)](#); **and**
 - e. [Standard Chartered Luxury Yacht Privileges \(“Yacht Promotion”\)](#).
2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.
3. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Visa Infinite credit card (the "VI Card") issued by Standard Chartered Bank (Singapore) Limited ("SCB" or the "Bank") as a cardholder ("VI Cardholder").
4. For the avoidance of any doubt, the promotion terms and conditions mentioned herein are only applicable for the Visa Infinite Credit Card and are not applicable to the Priority Banking Visa Infinite Credit Card. For promotions applicable to the Priority Banking Visa Infinite Credit Card, please visit <https://www.sc.com/sg/priority/visa-infinite.html> instead.
5. The VI 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.
6. The VI Cardholder will be charged with an annual fee of S\$588.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.
7. All the promotions mentioned below are valid from 1 January to 31 December 2019 ("Promotion Period"), unless stated otherwise.
8. By participating in the SCVI Promotion and any of the specific promotions listed below, 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, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
9. The Bank reserves the right to do any of the following without prior notice:
 - a. terminate, withdraw, shorten or extend the promotions listed below at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
 - b. vary, modify, add or delete any of the terms of the promotions listed below.
 The VI Cardholder agrees and consents to be bound by any such variation.
10. These Standard Chartered Visa Infinite Promotion 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.
11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.
12. In the event the Bank has determined that a VI 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 VI 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 VI Cardholder's account(s) with the Bank.

13. All charges mentioned below are subject to GST and service charges where applicable.
14. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
15. A person who is not a party to these SCVI Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these SCVI Promotion Terms and Conditions.
16. These Standard Chartered Visa Infinite 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.
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. All information is correct at the time of printing or posting online.
19. All defined terms and expressions used throughout these terms and conditions shall have the same meaning as those defined above and/or in the earlier part of the terms.

Standard Chartered Visa Infinite Rewards Promotion (“Rewards Promotion”)

1. During the Promotion Period, the VI Cardholder must charge at least S\$2,000 (“Minimum Spend Amount”) to the VI Card in a statement cycle on eligible retail transactions (based on transaction posting date) (“Qualifying Transactions”). Please see clause 6 below for excluded transactions.
2. The spends made by both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the Reward Points mentioned in clause 3 below will be credited to the VI card account.
3. Under the existing Standard Chartered 360° Rewards Programme, VI Cardholders earn 1 mile for every S\$1 (in local/foreign currency) spent with the VI Card. Under this Rewards Promotion, VI Cardholders who meet the Minimum Spend Amount will be eligible to earn additional miles in the form of 360° Rewards Points (“Rewards Points”) as follows:
 - a. Additional 0.4 miles for every \$1 spent in local currency;
 - b. Additional 2 miles for every \$1 spent in foreign currency.
 As such, under this Rewards Promotion, VI Cardholders are eligible to earn a total of 1.4 miles (3.5 Rewards Points) for every \$1 spent in local currency and 3 miles (7.5 Rewards Points) for every \$1 spent in foreign currency.
4. The miles reflected above will be credited in the form of Rewards Points to the VI Card account. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) (“Rewards Programme Terms”). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of Rewards Points to miles or other rewards.
5. The Rewards Points will be credited to the VI Card account within 5 days after the end of the statement cycle month in which the Qualifying Transactions were made.
6. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
 - a. Cash advance;
 - b. Balance/fund transfers;
 - c. monthly installment of an EasyPay transaction;
 - d. AXS or ATM transactions made using the VI card;
 - e. certain insurance premium charged to the VI card;
 - f. online bill payment through 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. fees and charges reversed from the VI Card;
 - i. amounts which have been rolled over from any preceding month’s statement;
 - j. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the VI Card accounts during the promotion period;
 - k. any fraudulent retail transaction; and
 - l. any other charge, fees or payments as we may stipulate from time to time.
7. For new retail transactions charged to the VI Card during the Promotion Period which are successfully converted into monthly installments:
 - a. at the point of sale by tie up merchants, the monthly installment 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 installment amount),
 will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
8. For non-Singapore dollar Qualifying Transactions charged to the VI Card, the transaction amount posted in the VI Card (which is inclusive of the exchange rate conversion and commission, if any) will be

considered as the amount of the Qualifying Transaction for the purpose of the Minimum Spend Amount for the Rewards Promotion.

9. All Qualifying Transactions must be charged to the VI 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.
10. Qualifying Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the relevant spend requirement for the Rewards Promotion.
11. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Rewards Promotion, including terminating or withdrawing the Promotion and/or revising the Rewards Points programme, without prior notice or reason.
12. The Bank reserves the right to determine at our sole and absolute discretion whether VI Cardholders have met all requirements of this Rewards Promotion, and whether amounts charged to a VI Card are eligible to qualify for the Rewards Promotion. Our decision in all matters arising out of or in connection with the Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

Standard Chartered Visa Infinite Upfront Gift Promotion (“Gift Promotion”)

1. This Gift Promotion is only applicable to Principal VI Cardholders.
2. To be eligible for this Gift Promotion:
 - a. you must apply for the VI Card as a principal VI Cardholder;
 - b. The Bank must receive your application for the VI Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank up to 14 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 Gift Promotion on a case-to-case basis, subject to these terms and conditions;
 - c. your VI Card application must be given final and unconditional approval by the Bank; and
 - d. the VI Card must, within 6 months of account opening date, be valid (i.e. the VI Card must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion.

3. If the VI Cardholder satisfies the eligibility criteria set out in Clause 2 above, the VI Cardholder will receive 35,000 miles (credited to the VI Cardholder in the form of 87,500 Rewards Points) (“Upfront Gift”)

The Upfront Gift is non-transferable and non-exchangeable for any other items.

4. The VI Cardholder will be charged with an annual fee of S\$588.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waiveable
5. The miles reflected in Clause 3 will be credited in the form of Rewards Points to the VI Card account within 30 days of VI Card activation date.
6. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in Rewards Programme Terms. Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of Rewards Points to miles or other rewards.
7. The Bank reserves the right to claw back the Rewards Points credited to the VI Card account under this Gift Promotion as per Clause 3 if the VI Cardholder fails to make the annual fee payment.
8. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Gift Promotion, including terminating or withdrawing the Gift Promotion, without prior notice or reason.
9. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Gift Promotion, including the VI Cardholder’s eligibility for this Gift Promotion. The Bank’s determination of all matters relating to this Gift Promotion shall be final and conclusive and no correspondence will be entertained.

Standard Chartered Visa Infinite Priority Pass Promotion (“Priority Pass Promotion”)

1. This Priority Pass Promotion is only applicable to Principal VI Cardholders.
2. All Principal VI Cardholders will be eligible to apply for the Priority Pass.
3. To apply for the Priority Pass, Principal VI Cardholders must:
 - a. successfully send an SMS in the following format to 77222:

“SCVI<space>PP<space>16-digit Standard Chartered Visa Infinite Card number”
(Example: SCVI PP 4231798850000000)

All SMSes which are not in this prescribed format will not be accepted and will be considered by the Bank to invalid and/or void.
 - b. If the SMS referred to in clause 3(a) above (the “Application SMS”) is successfully sent to 77222 by a Principal VI Cardholder, the Principal VI Cardholder will receive 2 SMSes:
 - a. (shortly after the Application SMS is received by the Bank) An acknowledgement of successful receipt of the Application SMS will be sent to the mobile number which the Principal VI Cardholder had used to send the Application SMS; and
 - b. (within 14 working days of the sending by the Principal VI Cardholder of the Application SMS) A unique code that is for one-time use (the “Unique Code”) will be sent via SMS to such Principal VI Cardholder’s mobile number registered with the Bank.
 - c. Visit sc.com/sg/infinite and click on “Activate your Priority Pass” found under the portion titled “Enjoy Priority Pass with Loved Ones” to access the application form for the Priority Pass hosted on Priority Pass’ website. Input the Unique Code received from the Bank referred to in clause 3(b)(ii) above and subsequently complete the rest of the application for the Priority Pass on Priority Pass’ website.
4. Please note that there is a processing period of up to 14 working days for the Bank to send the Unique Code to the Principal VI Cardholder’s mobile number registered with the Bank.

The speed and reliability of service of the Principal VI Cardholder mobile connection is dependent solely on his/her respective mobile service provider. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any failure to register resulting from the same. Principal VI Cardholders shall be solely responsible for all fees and charges imposed by their service providers in conjunction with the sending / receipt of any/all SMSes referred to in clause 3 above.

5. All Principal VI Cardholders with a valid Priority Pass will be eligible for six (6) complimentary visits (“Free Visits”) to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the Free Visits, the Principal VI Cardholder has to be present at such airport lounge. “Period” shall mean:
 - (i) the date the Principal VI Cardholder’s application for Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the “Initial Period”); or
 - (ii) the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal VI Cardholder’s application for Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period”).

6. The Free Visits defined in clause 5 above comprises visits by the Principal VI Cardholder as well as visits by any guest that the Principal VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal VI Cardholder is accompanied by two of his/her guests, it will count as three (3) complimentary visits. Any additional visits by a Principal VI Cardholder and/or his/her guests beyond such Principal VI Cardholder's complimentary entitlement will be chargeable as per clause 7.

Condition to be fulfilled	Number of complimentary visits that can be enjoyed by a Principal VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
For new applications for Priority Pass, the Principal VI Card has to be valid and in good standing as of the date the Principal VI Cardholder's Application SMS is received by the Bank	6 for the Initial Period	If a Principal VI Cardholder is accompanied by a guest on each of his/her 3 lounge visits, it will count as 6 visits and that Principal VI Cardholder's complimentary visits are exhausted.
For renewals of Priority Pass, the Principal VI Card has to be valid and in good standing as of the date on which the Bank checks the status of the Principal VI Card, where the date of such check falls before the start date of the next Subsequent Period	6 per Subsequent Period	

7. The Principal VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal VI Cardholder has exhausted the Free Visits mentioned in clause 5. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate (currently US\$27 per visit) which can be accessed at www.prioritypass.com. This charge applies to each subsequent visit by each Principal VI Cardholder and each of his/her guest(s).
8. If the Principal VI Card is no longer active when the charge defined in clause 7 is posted, then the Bank reserves the right to charge the same to any other valid, active credit card of the same Principal VI Cardholder or any other account(s) held by the Principal VI Cardholder with the Bank.
9. The Principal VI Cardholder is required to show the Priority Pass card either by presenting (A) the physical Priority Pass membership card at the relevant airport lounge or (B) the digital Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal VI Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit: www.prioritypass.com
10. The Principal VI Cardholder is required to sign a receipt indicating the terms of usage ie date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.
11. The Principal VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal VI Card is valid and in good standing.
12. The Principal VI Cardholder's Priority Pass shall be automatically blocked if his/her Principal VI Card is suspended or cancelled.
13. We shall not be liable for any loss of any items which the Principal VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge

14. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, we shall have no liability in respect of and shall be held harmless from any liabilities/damages/costs/loss/claims of any kind (including legal costs) to any person or entity associated with the Principal VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
15. The Priority Pass Programme is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.

Standard Chartered Visa Infinite Fullerton Promotion (“Fullerton Promotion”)

1. This Fullerton Promotion is applicable to both Principal and Supplementary VI Cardholders.
2. Under this Fullerton Promotion, VI Cardholders may enjoy three separate offers:
 - a) Under “Fullerton Promotion 1”, VI Cardholders may enjoy complimentary access to the below listed facilities (“Facilities”) at the Fullerton Hotel:
 - i. Gym
 - ii. Pool
 - iii. Spa’s Steam & Sauna Rooms
 - b) Under “Fullerton Promotion 2”, VI Cardholders may enjoy up to 20% savings off ala carte spa treatments.
3. Terms of usage for **Fullerton Promotion 1:**
 - a. The access to the Facilities is capped at a maximum of 5 VI Cardholders each day. If you are not one of the first 5 VI Cardholders on that day, you will not be allowed entry into the Facilities by Fullerton Hotel under this Fullerton promotion.
 - b. Each VI Cardholder is limited to a maximum of 2 visits per VI Card Account per month and must present their VI Card for access to the Facilities.
 - c. For avoidance of doubt, both principal and supplementary VI Cardholders are separately eligible for visits mentioned in Clause 3(a) above.
 - d. Each VI Cardholder visit is restricted to a maximum of three hours.
 - e. If the VI Cardholder is using the spa facility, then the VI Cardholder has an additional three hours beyond the spa time period for use of other Facilities mentioned in Clause 2A.
 - f. Blackout period applies: complimentary access is not available to VI Cardholders on the eve of public holidays and on public holidays.
 - g. VI Cardholders are required to make reservations at least 3 working days prior to the date of usage of Facilities. Please call 6877 8182 / 8183 to make your reservations and state “Standard Chartered Visa Infinite Fullerton Promotion” for making the reservation.
 - h. The Fullerton Gym, Pool and Spa facility is open daily from 10am to 10pm. Fullerton Hotel terms and conditions apply. Please visit fullerton.com for more information on the Fullerton Hotel terms and conditions.
4. Terms of usage for **Fullerton Promotion 2:**
 - a. VI Cardholder must present their Card and identification documents (such as NRIC/work permit/passport) to enjoy the Promotion.
 - b. Full payment of the Ala Carte spa treatment needs to be made with the Standard Chartered Visa Infinite Credit Card
 - c. Cancellation charges apply for any amendments or cancellation made less than 24 hours before the anticipated time of arrival at the Fullerton Spa. All amendments or cancellation must be made by phone. The cancellation charges will be debited to the VI card.

Standard Chartered Luxury Yacht Privileges (“Yacht Promotion”)

1. Under this Yacht Promotion, VI Cardholders may enjoy two offers:
 - a. Enjoy preferential rate of S\$1,200 (Mondays to Thursdays) and S\$1,500 (Fridays to Sundays, including Public Holidays) when making a reservation of a luxury yacht through Yacht Management Pte Ltd (“YPML”); and/or
 - b. Enjoy complimentary yacht hire with YMPL, subject to conditions set out in Clause 5 below.
2. The offer defined in Clause 1(a) is only eligible for the hire of Charter Me (Aquila 48). This offer is only valid till 31 December 2019 and is applicable to both Principal and Supplementary VI Cardholders.
3. To enjoy the promotion defined in Clause 1(a), the VI Cardholders must make a reservation directly with YMPL at least 5 working days before the date of usage and is subject to availability of the charter. Please quote “SCB VI Yacht Hire” when making a booking. VI Cardholders are also subject to standard booking terms as found on (<http://www.yachtcharter.sg/file/Terms.pdf>)
4. To enjoy the promotion defined in Clause 1(b), VI Cardholders must spend a minimum of S\$75,000 (“**Minimum Spend Criteria**”) in Qualifying Transactions, in a calendar year. Please refer to Clause 11 for more details. For the avoidance of doubt, Credit Card Income Tax Payment Facility transaction charged to the eligible credit card will not be considered as Qualifying Transactions.
5. The Qualifying Transactions of both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Criteria mentioned in Clause 4. Once the Minimum Spend Criteria is met, each VI Card account is eligible to enjoy the offer at Clause 1(b) above only once during the Promotion Period.
6. Each Principal VI Cardholder is only eligible to 1 redemption for the offer stated in Clause 1(b).
7. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
 - a. Cash advance;
 - b. Balance/fund transfers;
 - c. monthly installment of an EasyPay transaction;
 - d. AXS or ATM transactions made using the eligible credit card;
 - e. certain insurance premium charged to the eligible credit card
 - f. online bill payment through 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. fees and charges reversed from the credit card accounts;
 - i. amounts which have been rolled over from any preceding month’s statement;
 - j. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the credit card accounts during the promotion period;;
 - k. any fraudulent retail transaction; and
 - l. any other charge, fees or payments as we may stipulate from time to time
 - m. Credit Card Income Tax Payment Facility transactions charged to the eligible credit card
8. For new retail transactions charged to the VI Card during the Promotion Period which are successfully converted into monthly installments:
 - a. at the point of sale by tie up merchants, the monthly installment 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 installment amount), will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
9. For non-Singapore dollar Qualifying Transactions charged to the VI Card, the transaction amount posted in the Card account (which is inclusive of the exchange rate conversion and commission, if any) will be

considered as the amount of the Qualifying Transaction for the purpose of the minimum spend amount for the Yacht Promotion.

10. All Qualifying Transactions must be charged to the VI Card. 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.
11. Qualifying Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the relevant spend requirement for the Promotion.
12. For the avoidance of doubt, the Minimum Spends Criteria must be fulfilled by the VI Cardholder by 31 December 2019. If a VI Cardholder wishes to make a booking under Clause 1(b) above after satisfying the Minimum Spends Criteria, the booking must be made by no later than 31 December 2019. Usage of the services must be by 31 March 2020.
13. The rental is available either on a weekday or weekend. Blackout period applies, and the rental is not available on eve of public holidays and public holidays. A 20% surcharge applies for selected peak period bookings, payable by the Cardholder. Please refer to the standard booking terms of YMPL.
14. Reservations must be made five working days in advance and is subject to availability. Please quote "SCB VI Yacht Access" when making a booking.
15. The hire under Clause 1(a) and 1(b) includes :
 - Exclusive use of the yacht for duration of charter
 - Services of 1 skipper and one crew, fuel and utilities for yacht operations during the charter
 - Free flow mineral water
 - Use of all water sports equipment on the yacht.