

## Standard Chartered Visa Infinite X Card Anniversary Acquisition Promotion Terms and Conditions

1. This Standard Chartered Visa Infinite X Card Anniversary Acquisition Promotion (the “**Promotion**”) is available from 15 July 2020 to 30 September 2020 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.

### **Eligibility**

2. To qualify for this Promotion and receive the Bonus Acquisition Gift (as defined at Clause 3 below):
  - a. you must apply for the Standard Chartered Visa Infinite X Card issued by Standard Chartered Bank (Singapore) Limited as a principal cardholder (“**Eligible Cardholder**”)
  - b. you must be a new principal cardholder of a credit card issued by Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”). In other words, you: (i) must not be the principal cardholder of any existing credit card(s) issued by the Bank; and/or (ii) must not have cancelled any credit card(s) issued by the Bank, which you are the principal cardholder of, in the last 12 months from the date the Bank receives your Eligible Card application pursuant to this Promotion (“**New Principal Cardholder**”);
  - c. Standard Chartered must receive your application for the Eligible Card within the Promotion Period. Notwithstanding the foregoing, Standard Chartered may continue to process any application received by Standard Chartered up to 14 calendar days after the end of the Promotion Period, and Standard Chartered 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 and conditions;
  - d. the Eligible Card application must be approved by Standard Chartered, where such approval is final and unconditional;
  - e. you must activate the Eligible Card within 30 days from the date Standard Chartered approves your application for the Eligible Card; and
  - f. the Eligible Card account must, within six (6) months of the Eligible Card account opening date, be valid (i.e. the Eligible Card account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion.
3. Subject to these terms, if you satisfy all the eligibility criteria set out in Clause 2 above, you will be considered an “**Eligible Cardholder**” for the purposes of these Promotion terms and conditions and will be eligible to receive 12,500 360° Rewards Points (“**Bonus Acquisition Gift**”). An Eligible Cardholder can use the Bonus Acquisition Gift to redeem 5,000 Krisflyer Miles (“**Air Miles**”). An Eligible Cardholder must comply with the *Standard Chartered 360° Rewards Programme* terms

and conditions, including but not limited to an Eligible Cardholder having to pay the applicable fees in relation to the conversion of Rewards Points to Krisflyer Miles or other rewards. For the avoidance of doubt, each Eligible Cardholder can only receive the Bonus Acquisition Gift once. For the avoidance of doubt, you cease to be a New Principal Cardholder once your application for the Eligible Card is approved.

4. The Bonus Acquisition Gift will be credited to the Eligible Card account by 30 November 2020, subject to the Eligible Card account being valid and in good standing at the time of crediting. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

### **General**

5. The Promotion is valid in conjunction with the Standard Chartered Visa Infinite X Card Upfront Gift Promotion, the terms and conditions of which can be found here.
5. The Bonus Acquisition Gift is not exchangeable for cash or any other items and is non-transferable and non-assignable.
6. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Bonus Acquisition Gift.
7. The Bank reserves the right to replace or substitute the Bonus Acquisition Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason)
8. 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 a Bonus Acquisition Gift.
9. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements as set out in Clause 2 above was not or has not been complied with or if you fail to make the annual fee payment for the Eligible Card on or before the due date as set out in the statement the Bank issue for your credit card but the Bonus Acquisition Gift has been credited to your Eligible Card account, the Bank reserves the right to recover any / all of the Bonus Acquisition Gift or the value of the Bonus Acquisition Gift from you.
10. Standard Chartered reserves the right to, at any time, do any of the following without prior notice or reason:
  - a. terminate, withdraw, shorten or extend the Promotion at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
  - b. vary, modify, revise, add or delete any of the terms of the Promotion.

You agree and consent to be bound by any such variation, modification, revision, addition or deletion.

11. These Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Standard Chartered Visa Infinite X Credit Card Terms and Conditions, Credit Card Terms and any other specific product terms that may be relevant in connection with this Promotion ("Other Terms"). In the event of any inconsistency between these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions and the Other Terms, these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions prevail only to the extent of such inconsistency.

12. Standard Chartered is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider.

13. Standard Chartered makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and 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.

14. Standard Chartered reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including:

- a. your eligibility to participate in this Promotion;
- b. your eligibility to receive the Bonus Acquisition Gift under this Promotion; and/or
- c. the calculation of the number of 360° Rewards Points you are entitled to receive pursuant to this Promotion.

Standard Chartered's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

15. By applying the Eligible Card pursuant to this Promotion, the Eligible Cardholder consent to the use of personal data for marketing purposes, including but not limited to the use of telephone number to contact the Eligible Cardholder about products and promotions

offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by the Eligible Cardholder.

16. In the event of any inconsistency between these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions shall, to the extent of such inconsistency, prevail.
17. A person who is not a party to these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions.
18. These Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered Visa Infinite X Card First Year Anniversary Acquisition Promotion Terms and Conditions, shall be governed by and is to 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.
19. All information is accurate at time of publication.