

Standard Chartered Visa Infinite X Card Anniversary Spend and Get Promotion Terms and Conditions

1. The Standard Chartered Visa Infinite X Card Anniversary Spend and Get Promotion (the “**Promotion**”) is available from 15 July to 31 December 2020 (both dates inclusive) (the “**Promotion Period**”). The Promotion is open to all principal cardholders of the Standard Chartered Visa Infinite X Credit Card issued by Standard Chartered Bank (Singapore) Limited (“**X Card**”) whose X Card account is not suspended, cancelled or terminated for any reason at any time during the Promotion Period (each an “**Eligible Cardholder**”). By participating in the Promotion, an Eligible Cardholder agrees to be bound by these terms and conditions.

Participation

2. For each Spend Period in which at least S\$4,000 of Qualifying Transactions (as defined at Clause 9 below) is charged and posted to the Eligible Cardholder’s X Card account (“**Minimum Spend Amount**”), an Eligible Cardholder will be eligible to receive a Spend and Get Gift comprising 5,000 360° Rewards Points (“**Spend and Get Gift**”).
3. The total amount of Qualifying Transactions (as defined at Clause 9 below) which are charged by an Eligible Cardholder and his/her supplementary cardholder(s) and posted to the Eligible Cardholder’s X Card account in a particular Spend Period (as defined at Clause 5 below), will be aggregated to determine whether an Eligible Cardholder has met the Minimum Spend Amount in that particular Spend Period (as defined at Clause 5 below).
4. To redeem rewards using 360° Rewards Points (“**Rewards Points**”), 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 (“**Air Miles**”) or other rewards.
5. The Spend and Get Gift will be credited to the Eligible Cardholder’s X Card account and is subject to the Eligible Cardholder’s X Card account being valid, in good standing and conducted in a proper and satisfactory manner, as Standard Chartered Bank (Singapore) Limited (“Standard Chartered”, the “Bank”). The Spend and Get Gift will be credited in the crediting period corresponding with the Spend Period in which the Eligible Cardholder meets the Minimum Spend Amount , as detailed in the table below.

Spend Period	Crediting Period
15 July – 31 August 2020	31 October 2020
1 – 30 September 2020	31 December 2020
1– 31 October 2020	
1 – 30 November 2020	28 February 2021
1– 31 December 2020	

Each of the spend periods which are set out in the table above, shall be known as a “**Spend Period**”.

6. Every S\$1 spent on Qualifying Transactions in Singapore Dollars allows you to earn 3 360° Rewards Points which enables you to redeem for 1.2 KrisFlyer Miles or S\$0.012 in Cash Rewards and every S\$1 spent on Qualifying Transactions in foreign currency allows you to earn 5 360° Rewards Points which enables you to redeem for 2 KrisFlyer Miles or S\$0.02 in Cash Rewards (which is equivalent to 2% of every S\$1 of eligible spends in foreign currency).

7. For the purposes of the computation and awarding of the Spend and Get Gift pursuant to this the Promotion, all reversed, cancelled, void or refunded transactions posted to an Eligible Cardholder's X Card account in a particular Spend Period will not be taken into account by the Bank when the Bank is determining whether an Eligible Cardholder has met the Minimum Spend Amount.
8. The Bank may deduct, re-compute, withdraw and/or cancel the Spend and Get Gift awarded: (a) if an Eligible Cardholder fails to effect the minimum payment due as stated in any of the Eligible Cardholder's X Card credit card statement(s), issued during the Promotion Period; or (b) if an Eligible Cardholder abuses the *Standard Chartered 360° Rewards Programme*; or (c) for any other reason that the Bank may deem fit in our sole and absolute discretion. An Eligible Cardholder will not be entitled to any payment or compensation in respect of such retraction, deduction, re-computation, withdrawal or cancellation.

Qualifying Transactions

9. A **Qualifying Transaction** is a retail transaction which is charged to the Eligible Cardholder's X Card or his/her supplementary X Card(s) and is posted to the Eligible Cardholder's X Card account, except that the following transactions that are charged to the Eligible Cardholder's X Card or his/her supplementary X Card(s) and are posted to an Eligible Cardholder's X Card account will not be considered as Qualifying Transactions:

- 9.1. any cash advance;
- 9.2. any Credit Card Funds Transfer;
- 9.3. any monthly instalment of an EasyPay transaction;
- 9.4. AXS or ATM transactions;
- 9.5. any insurance premiums
- 9.6. recurring payments (being automatic payments where the Eligible Cardholder or his/her supplementary cardholder(s) of the X Card has given a one-time authorisation or instruction for the merchant to charge the payment directly to the X Card at a fixed interval, such as transactions made pursuant to Standard Chartered's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app;
- 9.7. 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);
- 9.8. tax payment;
- 9.9. EZ-Link cards transactions;
- 9.10. CardUp transactions;
- 9.11. ipaymy transactions;
- 9.12. RentHero transactions;
- 9.13. Transit Link transactions;
- 9.14. any fraudulent retail transaction;
- 9.15. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
- 9.16. any top-ups or payment of funds to any prepaid and any prepaid accounts including without limitation:
 - (i) payment platforms, digital wallets including but not limited to Grab, Singtel, Dash, WorldRemit Singapore, YouTrip, Revolut or any other accounts as the Bank may specify from time to time
 - (ii) 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
 - (iii) any top-ups or payment of funds to the following accounts or any other accounts as the Bank may specify from time to time

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| · EZ LINK PTE LTD | · FLASHPAY ATU | · OANDAASIAPA |
| · EZ LINK PTE LTD (FEVO) | · TRANSITLINK* | · OANDA ASIA PAC |
| · EZ-LINK PTE LTD SINGAPORE | · TRANSIT LINK* | · PAYPAL * BIZCONSULTA |
| · EZ-LINK TOP-UP KIOSK | · TRANSIT LINK PL | · PAYPAL * OANDAASIAPA |

- EZ-LINK (IMAGINE CARD)
- EZLINK*
- EZ LINK
- EZLINKS.COM
- TRANSIT
- MB * MONEYBOOKERS.COM
- WWW.IGMARKETS.COM.SG
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM

9.17. any transaction classified under one or more of the following Merchant Category Codes:

- 4829, 6536, 6537, 6538, 6540 (Money Transfer)
- 6050, 6051 (cryptocurrency/Quasi Cash)
- 6211 (Security Brokers/Dealers)
- 6513 (Real Estate Agents and Managers)
- 7995 (Gambling/Lotto)
- 9222 (Fines), 9223 (Bail and Bond Payments)
- 9311 (Tax Payments)

9.18. any other charge, fees or payments as the Bank may stipulate from time to time

10. For the avoidance of doubt, the following transactions which charged to the Eligible Cardholder's X Card or his/her supplementary X Card(s) and posted to the Eligible Cardholder's X Card account will also not be considered as Qualifying Transactions:

- 10.1. amounts which have been rolled over from any preceding month's statement;
- 10.2. tax refunds credited into the Eligible Cardholder's X Card account;

11. If a transaction charged to the Eligible Cardholder's X Card or his/her supplementary X Card(s) qualifies as a Qualifying Transaction and is 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 the Bank, the total amount charged (and not the converted monthly instalment amount),

will be considered as the amount of the Qualifying Transaction.

12. For Qualifying Transactions charged in foreign currency to the X Card, the transaction amount posted in the Eligible Cardholder's credit card statement (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transaction amount.

13. All Qualifying Transactions must be charged to an Eligible Cardholder's X Card or his/her supplementary X Card(s). 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.

General

14. 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® Programme (the terms and conditions of which can be found [here](#)).

15. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced, or stolen Spend and Get Gift.

16. The Bank reserves the right to replace or substitute any Spend and Get 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).

17. 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 the Bonus Rewards Points.
18. The Bank is not responsible and accepts no liability for any failure or delay in the transmission of a Qualifying Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.
19. In the event that an Eligible Cardholder's X Card account is delinquent, terminated or suspended for any reason whatsoever before the Spend and Get Gift is credited into the Eligible Cardholder's X Card account, the Bank reserves the right to forfeit the Spend and Get Gift at its sole discretion without prior notice.
20. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive the Spend and Get Gift 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 receive the Spend and Get Gift (including but not limited to where the Qualifying Transactions used to meet the Minimum Spend Amount are reversed or refunded), the Bank reserves the right to claw back the Spend and Get Gift or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
21. The Bank reserves the right to, from time to time, without prior notice or reason, vary, modify, and amend any of these terms, including but not limited to the right to:
 - a. extend, shorten, suspend, terminate or withdraw the Promotion;
 - b. vary the number of Rewards Points awarded as the Spend and Get Gift; and
 - c. vary the basis of calculation of the number of Rewards Points awarded as the Spend and Get Gift and vary the types of transactions which would be considered Qualifying Transactions.

An Eligible Cardholder agrees that he/she is bound by such variations, modifications, and amendments.
22. The Bank reserves the right to determine at our 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, conclusive and binding on the Eligible Cardholder and his/her supplementary cardholder(s) and no correspondence will be entertained.
23. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, 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 shall be final.
24. The Bank is not an agent of any merchant or service provider or vice versa.
25. By participating in this Promotion, the Eligible Cardholder consent to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number to contact him/her 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.
26. In the event of any inconsistency between these Standard Chartered Visa Infinite X Card First Year Anniversary Spend and Get 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 Spend and Get Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
27. These Standard Chartered Visa Infinite X Card First Year Anniversary Spend and Get Promotion Terms and Conditions are to be read in conjunction with our Standard Chartered Visa Infinite X Credit Card Terms and Conditions, Standard Chartered The Good Life® Programme General Terms and Conditions, Standard Chartered 360° Rewards Programme Terms and Conditions, Customer Terms and Credit Card Terms

(collectively, the "**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.

28. A person who is not a party to these Standard Chartered Visa Infinite X Card First Year Anniversary Spend and Get Promotion Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.

29. These Standard Chartered Visa Infinite X Card First Year Anniversary Spend and Get 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 Spend and Get 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.

30. All information is accurate at the time of publication.