

Standard Chartered Visa Infinite X Card Foreign Currency Spend Promotion Terms and Conditions

1. The Standard Chartered Visa Infinite X Card Foreign Currency Spend Promotion (the “**Promotion**”) is available from 24 February to 30 June 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. An Eligible Cardholder can participate in this Promotion when at least S\$2,000 (“**Minimum Spend Amount**”) of X Card Qualifying Transactions (as defined at Clause 11 below) is posted to the Eligible Cardholder’s X Card account in at least one of the four Promotional Periods (as defined at Clause 6 below).
3. The total amount of X Card Qualifying Transactions (as defined at Clause 11 below) made by an Eligible Cardholder and his/her supplementary cardholder(s) which are posted to the Eligible Cardholder’s X Card account in a particular Promotional Period (as defined at Clause 6 below) will be aggregated to determine whether an Eligible Cardholder has met the Minimum Spend Amount in that particular Promotional Period (as defined at Clause 6 below). The total amount of Eligible Foreign Currency Retail Transactions (as defined at Clause 11 below) made by an Eligible Cardholder and his/her supplementary cardholder(s) on the Eligible Cardholder’s X Card account will be aggregated to calculate the number of 360° Rewards Points (defined at clause 4) that an Eligible Cardholder will earn in that particular Promotional Period.
4. Under the Standard Chartered Visa Infinite X Card 360° Rewards Promotion, every S\$1 spent on X Card Eligible Foreign Currency Retail Transactions allows the Eligible Cardholder to earn 5 360° Rewards Points which enables him/her to redeem for 2 Krisflyer Miles. Pursuant to this Promotion, an Eligible Cardholder who meets the Minimum Spend Amount in a particular Promotional Period will be eligible to earn an additional
 - 2.5 Rewards Points for every S\$1 spent on Eligible Foreign Currency Retail Transactions during that particular Promotional Period which enables him/her to redeem for 1 KrisFlyer Mile-(“**Bonus Rewards Points**”)

Pursuant to this Promotion, an Eligible Cardholder is eligible to earn a total of 7.5 Rewards Points for every S\$1 on Eligible Foreign Currency Retail Transactions during a particular Promotional Period where he/she meets the Minimum Spend Amount during that particular Promotional Period which enables him/her to redeem for 3 KrisFlyer Miles.

5. Bonus Rewards Points stated at Clause 4 above will be credited to an Eligible Cardholder’s X Card account. An Eligible Cardholder can then redeem rewards, such as KrisFlyer Miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions. Please take note of the applicable fees and terms and conditions that apply in the Standard Chartered 360° Rewards Programme Terms in relation to conversion of Rewards Points to KrisFlyer Miles or other rewards.

6. The Bonus Rewards Points will be credited to the Eligible Cardholder’s X Card account and is subject to the Eligible Cardholder’s X Card account being valid and in good standing at the time of crediting. The Bonus Rewards Points will be credited in the crediting period corresponding with the particular Promotional Period as detailed in the table below.

Promotional Period	Crediting Period
24 February – 31 March 2020	31 May 2020
1 – 30 April 2020	
1 – 31 May 2020	31 July 2020
1– 30 June 2020	

The promotional period as set out in the table above, shall each be known as a “**Promotional Period**” and collectively shall be known as the “**Promotional Periods**”.

Bonus Rewards Points on Eligible Foreign Currency Retail Transactions

7. For the purposes of this Promotion, “**Eligible Foreign Currency Retail Transactions**” are X Card Qualifying Transactions which are charged in a currency that is not Singapore Dollars. For the avoidance of doubt, the transactions listed at Clauses 11(a) – (p) below will not be considered as Eligible Foreign Currency Retail Transactions. For clarity, Eligible Foreign Currency Retail Transactions charged to the Eligible Cardholder’s X Card during the Promotional Period but yet to be posted to the Card account by the end of the Promotional Period in which it was charged will not be taken into account in the computation of Bonus Rewards Points earned.
8. For an Eligible Foreign Currency Retail Transaction charged to the Eligible Cardholder’s X Card, the transaction amount authorised in the Eligible Cardholder’s X Card account (which is inclusive of the exchange rate conversion fees but exclusive of the overseas transactions fees, if any) will be considered as the transaction amount for that particular Eligible Foreign Currency Retail Transaction, for purposes of determining Minimum Spend Amount and award of Bonus Reward Points under this Promotion.
9. For the purposes of computation and award of the Bonus Rewards Points under this Promotion, refunded transactions will be deducted from the total amount of Eligible Foreign Currency Retail Transactions for that particular Promotional Period. The Bonus Rewards Points credited for such transactions will be reversed in the following month’s Card statement.
10. Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**”, the “**Bank**” or “**we**”) may deduct, re-compute, withdraw and/or cancel any Bonus Rewards Points awarded if you fail to effect the minimum payment due as reflected on any of the Eligible Cardholder’s X Card credit card statement(s) during the Promotion-Period, abuse the Standard Chartered 360° Rewards 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.

Qualifying Transactions

11. An **X Card Qualifying Transaction** is a retail transaction which is charged to the Eligible Cardholder's X Card and/or his/her supplementary X Card(s) and which has a posting date during the Promotion Period except that the following transactions charged to the Eligible Cardholder's X Card and/or his/her supplementary X card(s) will not be considered as X Card Qualifying Transactions:

- a. any cash advance;
- b. any Credit Card Funds Transfer;
- c. any monthly instalment of an EasyPay transaction;
- d. any amounts charged to the X Card that is subsequently cancelled, voided, refunded or reversed;
- e. AXS or ATM transactions made using the X Card;
- f. any insurance premiums charged to the X Card
- g. 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 Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app;
- h. 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);
- i. amounts which have been rolled over from any preceding month's statement;
- j. tax refunds credited into the Eligible Cardholder's X Card;
- k. tax payment charged to Eligible Cardholder's X Card;
- l. charges incurred but not submitted or posted to the X Card account during the X Card Promotion Period;
- m. any fraudulent retail transaction;
- n. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to Eligible Cardholder's X Card;
- o. any top-ups or payment of funds to any prepaid and any prepaid accounts including without limitation:
 - (i) 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
 - (ii) any top-ups or payment of funds to the following accounts or any other accounts as we 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) | · TRANSIT | · PAYPAL * CAPITALROYA |
| · EZLINK* | · MB * MONEYBOOKERS.COM | · Saxo Cap Mkts Pte Ltd |
| · EZ LINK | · WWW.IGMARKETS.COM.SG | · SKR*SKRILL.COM |
| · EZLINKS.COM | | |

- p. any other charge, fees or payments as we may stipulate from time to time

12. For X Card Qualifying Transactions charged to the Eligible Cardholder's X Card during the Promotional 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 instalment amount),will be considered as the amount of the X Card Qualifying Transaction provided such transaction is successfully posted during the Promotional Period.
13. All Qualifying Transactions must be charged to an Eligible Cardholder's X 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.

General

14. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost or stolen Bonus Rewards Points.
15. The Bank reserves the right to replace or substitute any Bonus Rewards Points with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
16. 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.
17. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction, Qualifying Transaction and/or Eligible Foreign Currency Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.
18. Your 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 Bonus Rewards Points. In the event that your Card account is delinquent, terminated or suspected for any reason whatsoever before the Bonus Rewards Points is credited into your Card account, we reserve the right to forfeit such Bonus Rewards Points at our sole discretion without prior notice.
19. We accept no liability for any late submission of any transaction and/or Eligible Foreign Currency Retail Transaction by any merchant for whatsoever reason.
20. Any Bonus Rewards Points, if credited to an Eligible Cardholder's X Card account for any of the transactions listed under Clause 11, will be reversed at our sole discretion without prior notice.
21. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive the Bonus Rewards Points 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 Bonus Rewards Points (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 Bonus Rewards Points or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
22. We reserve the right to vary, modify, and amend any of these terms, including but not limited to the right to:
 - a. extend, shorten, suspend or terminate these Promotions;

- b. vary the rate of Bonus Rewards Points; and
 - c. vary the basis of calculation of Bonus Rewards Points and the retail transactions which are not Eligible Foreign Currency Retail Transactions);
- from time to time without prior notice or reason.

You agree that you are bound by such variations, modifications, and amendments.

23. We reserve the right to determine at our sole and absolute discretion all matters arising out of or in connection with the Promotion. Our determination of all matters relating to the Promotion shall be final and conclusive, final and binding on the Eligible Cardholder and his/her supplementary cardholders and no correspondence will be entertained.
24. 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 and the respective merchants shall be final.
25. The Bank is not an agent of any merchant or service provider or vice versa.
26. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotions, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
27. These Standard Chartered Visa Infinite X Card Foreign Currency Spend Promotion are to be read in conjunction with our Standard Chartered Visa Infinite X Credit Card Terms and Conditions, Standard Chartered 360° Rewards Programme, 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 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 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.
30. All information is accurate at the time of publication.