

Spin to Prosperity 2019 Promotion Terms and Conditions

Eligibility

1. The Spin to Prosperity 2019 Promotion ("**Promotion**") is available from 22 January to 7 March 2019 (both dates inclusive) ("**Promotion Period**"). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit Cards ("**Cards**") issued by Standard Chartered Bank (Singapore) Limited ("**Bank**") (collectively, "**Eligible Cardholders**"). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. 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 and Grab January to March 2019 Promotion (the terms and conditions of which can be found [here](#)), the Standard Chartered and Caltex 2019 Promotion (the terms and conditions of which can be found [here](#)) and The Good Life® 2019 Promotion (the individual merchant and general terms and conditions of which can be found [here](#)).
3. For the avoidance of doubt, a Cards account must be valid (i.e. 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 sole and absolute discretion (and the Bank shall not be obliged to disclose its reason) from 22 January 2019 to 30 April 2019 to be eligible for the Promotion.

Participation

- a. To participate in the Promotion, Eligible Cardholders must successfully register during the Registration Period
 - i. from 19 January to 26 February 2019 (both dates inclusive) ("**Registration Period**"). **2 calendar days from the time of registration** is required for successful registration for the Promotion;
 - b. by sending an SMS in the format set out in Clause 5 below ("**SMS Registration**") (the registration process referred to as "**Registration**"); or
4. The Bank will not accept any:
 - a. Attempts to register before and/or after the Registration Period; and
 - b. Registrations that are not in the prescribed format for SMS Registrations (as set out at Clause 5 below).

All such registrations will be considered by the Bank to be invalid and/or void, and the Bank's determination shall be final and conclusive.

5. For SMS Registrations, all SMSes must be composed in the following format:

"CNY19"
(Example: CNY19)

The composed SMS must be sent to 77222 (if the Eligible Cardholder is sending the SMS when he/she in Singapore) or +65 8318 4584 (if the Eligible Cardholder is sending the SMS when he/she is not in Singapore) from the Eligible Cardholder's mobile number that was registered with the Bank ("**Bank Registered Mobile Number**"). All SMSes which are not in this prescribed format, sent to an incorrect number, or sent from a non-Bank Registered Mobile Number will not be accepted and will be considered by the Bank to be invalid and/or void, and the Bank's determination shall be final and conclusive.

6. An acknowledgement of successful Registration will be sent to the Eligible Cardholder's Bank Registered Mobile Number for SMS Registrations. Upon successful Registration, all of the Eligible Cardholder's validly existing Cards as set out in Clause 3) will be registered for the Promotion (such successfully registered card(s) hereinafter referred to as a "**Registered Card**" and the cardholder of such Registered Card, a "**Registered Cardholder**").
7. Registered Cardholders who have changed or updated their Bank Registered Mobile Number will have to re-register for the Promotion using their new Bank Registered Mobile Number. Failure to re-register will mean that cardholder will not be eligible for the Promotion.
8. The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS Registration, or any failure to successfully register resulting from the same. Eligible Cardholders shall be solely responsible for all fees and charges imposed by their service providers in the SMS Registration.
9. By registering for the Promotion and participating in the Promotion, the Eligible Cardholder consents 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 multimedia messaging. Such consent will also prevail even if the Eligible Cardholders is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

Promotion Mechanics

10. To qualify, Eligible Cardholders must, during the Promotion Period, charge a single transaction to a Registered Card that:
 - a. Is of an amount of S\$188 or more;
 - b. Is on eligible retail transaction (which excludes the transactions set out in Clause 26 below);
 - c. Has a transaction date falling within the Promotion Period; and
 - d. Is successfully posted to the Registered Card account during the Promotion Period,
 (each such transaction fulfilling all limbs of this Clause 10 hereinafter referred to as a "**Spin to Prosperity Qualifying Transaction**").
11. The first **100,000** Spin to Prosperity Qualifying Transactions (each a "**Winning Transaction**") during the Promotion Period will be randomly assigned a unique URL by an automated computerised system. A SMS containing this unique URL ("**Spin to Prosperity SMS**") will be sent to the Eligible Cardholder's registered mobile number with the Bank when such Spin to Prosperity Qualifying Transaction is a Winning Transaction. This Promotion is limited to the first 100,000 Spin to Prosperity Qualifying Transactions and SMSes will only be sent to the Eligible Cardholders of the first 100,000 Spin to Prosperity Qualifying Transactions.
12. For the purposes of the Promotion, amounts charged to the Registered Card before Registration is completed will not be considered as Spin to Prosperity Qualifying Transactions. The table below illustrates the corresponding dates Eligible Cardholders will qualify for depending on the respective days/times that their Registrations are received by us:

Day/Timing of Registrations received by us	Spin to Prosperity Qualifying Transactions to be made from this period/day:
For Registrations we receive before the start of the Registration Period i.e. before 19 January 2019	Not eligible for the Promotion.
For Registrations we receive between 19 January 2019 12:00am and 26 February 2019 11:59pm, there will be a 2 calendar days period for processing of your Registration.	For example, if an Eligible Cardholder registers on 22 January 2019 (Tuesday), his registration will only take effect on 24 January 2019 (Thursday).
For Registrations we receive after the end of the Registration Period i.e. after 26 February 2019	Not eligible for Promotion.

13. Each Eligible Cardholder is eligible for **1 unique URL sent via 1 SMS** for every Winning Transaction made. Eligible Cardholder can only receive a **maximum of 5 unique URLs per day** notwithstanding that the Eligible Cardholder may have made more than 5 Winning Transactions in a day. For the avoidance of doubt, once the Bank sends an Eligible Cardholder 5 Spin to Prosperity SMSes in a day, the Eligible Cardholder will no longer be eligible to participate for Spin to Prosperity Qualifying Transaction occurring on the same day.

Illustration of eligibility

Scenarios	Eligibility and Qualification
Eligible Cardholder registers on 22 January 2019 and makes 5 transactions of S\$188 each on the same day.	Transactions made by the Eligible Cardholder will not be considered as Winning Transactions as registration requires 2 calendar days to take effect.
Eligible Cardholder registers on 22 January 2019 and makes 5 transactions of S\$188 each on 24 January 2019.	Eligible Cardholder will be sent 5 unique URLs via SMS only if the 5 transactions are amongst the first 100,000 Spin to Prosperity Qualifying Transactions.
Eligible Cardholder registers on 22 January 2019 and made 10 transactions of S\$150 each on 24 January 2019.	Eligible Cardholder will be sent 5 unique URLs via SMS only if the 5 transactions are amongst the first 100,000 Spin to Prosperity Qualifying Transactions. Eligible Cardholder will not receive more than 5 unique URLs per day.

14. We reserve the right to determine at our sole and absolute discretion whether:

- a. Card is to be or has been registered;
- b. Eligible Cardholders have met all the requirements of the Promotion; and
- c. transactions charged to the Registered Card qualify towards fulfilment of the Spin to Prosperity Qualifying Transaction and/or Winning Transaction criteria for the purposes of the Promotion.

Prizes and Prizes Allocation

15. The Eligible Cardholder of each Winning Transaction (“**Winning Cardholders**”) will win one of the following prizes:
- a. S\$2.80 cashback
 - b. S\$3.80 cashback
 - c. S\$6.80 cashback
 - d. S\$8.80 cashback
 - e. S\$18 cashback
 - f. S\$38 cashback
 - g. S\$68 cashback
 - h. Hong Kong Disneyland 3D2N Package for 2 (details are set out in the table at clause 16 below)
- (each a “**Prize**” and collectively, “**Prizes**”)

For the avoidance of doubt, if an Eligible Cardholder does not receive one of the 100,000 Winning Transaction SMSes, he/she will not be entitled to any of the Prizes above.

16. There will be a total of 100,000 Prizes available to be won for the duration of the Promotion, in the following quantities:

Prizes	
Prize Description	Total Quantities
a. S\$2.80 cashback	44,829
b. S\$3.80 cashback	52,000
c. S\$6.80 cashback	3,000
d. S\$8.80 cashback	70
e. S\$18 cashback	50
f. S\$38 cashback	30
g. S\$68 cashback	20
h. 3D2N Hong Kong Disneyland for 2 adults Package(“Package Prize”) includes: <ul style="list-style-type: none"> • Return economy airfare for 2 adults on Cathay Pacific Airways, inclusive of airport taxes & fuel surcharge • 2 night’s stay at Disney’s Hollywood Hotel for 2 adults; each additional adult is subject to a surcharge of HKD200 per adult 	1

<p>per night (Standard Room - determined at the sole and absolute discretion of the Bank.)</p> <ul style="list-style-type: none"> • 1-Day Hong Kong Disneyland Park Ticket for 2 adults (Valid for use any day for all rides and shows) <p>Booking Period for the Package: 1 May to 30 June 2019 (Travel dates/ park visitation dates are to be determined by the Bank in its sole discretion)</p> <p>Travel Period for the Package: 1 June to 30 October 2019 (Travel dates/ park visitation dates are to be determined by the Bank in its sole discretion)</p>	
Total	100,000 Prizes

The Promotion is subject and limited to the availability of the Prizes above.

17. The Prizes allocated to the Winning Transactions will be chosen by our computer programme designed specifically for the purpose of the Spin to Prosperity Promotion at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005. The computer programme will randomly allocate Prizes to Winning Transactions in real time when a Winning Transaction is made.
18. The random selection and allocation of Prizes to the respective Winning Cardholders of the Winning Transactions will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.
19. The Prizes are not transferable or exchangeable for cash or any other items.
20. The Eligible Cardholder who has qualified to receive the Package Prize (the “**Winner**”) will be notified by post by 30 April 2019, and the notification with the redemption details will be mailed to his/her last known mailing address based on the Bank’s records. The Package Prize is subject to any terms and conditions the supplier(s)/merchant(s) may impose. Additional terms and conditions on the redemption details including the terms and conditions the supplier(s)/merchant(s) may impose will be found in the notification letter. The Winner may nominate another person (“**Travel Partner**”) to travel with him/her for the Package Prize. Once nominated, the identity of the Travel Partner cannot be changed.

21. The Winner and Travel Partner will need to accept these additional terms and conditions to successfully claim the Package Prize. It is the responsibility of the Winner and his/her Travel Partner to ensure that they possess all necessary travel documentation (including valid passports and visas) for the purposes of enjoying the Package Prize. The Winner and his/her Travel Partner shall be responsible for their meals, transportation (except as provided at clause 16 above), travel insurance, daily expenses, and other incidental arrangements they may make in connection with their enjoyment of the Package Prize. All costs incurred in connection with the aforementioned shall not be borne by the Bank (except as provided at clause 16 above). The Bank is not responsible for any consequences, including but not limited to costs incurred, if the Winner is unable to travel overseas, whether by reason of their failure to obtain the necessary visa or otherwise.
22. All cashback Prizes will be credited to the relevant Winning Cardholders' Registered Card Account with the highest amount transacted by 30 April 2019. SMSes will be sent to the relevant Winning Cardholder's Bank Registered Mobile Number to inform them that the cashback Prize amount has been credited to their Registered Card Account. The details of the cashback Prize amount will be reflected in the relevant Winning Cardholder's next Statement of Account.

General

23. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize.
24. The Bank reserves the right to replace or substitute any Prizes with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
25. 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 Prize.
26. The Prize is provided by third party merchant(s) who are not participants or sponsors of the Promotion. The Bank is not an agent of such merchant(s). The Bank makes no representation or warranty as to the Prize or the quality of any goods and services provided by the merchant(s). Any dispute about the quality and condition of the Prize is to be resolved directly with the merchant(s). The Bank is not obliged to assist or act on the Eligible Cardholder's behalf in communicating with the merchant(s).
27. In the event that the Eligible Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Prize(s) given to you under this Promotion. At the time of redemption/crediting of the Prize(s), the Registered Card account must be valid (i.e. 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 sole and absolute discretion (and the Bank shall not be obliged to disclose its reason), failing which, the Prize(s) will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Prize(s) (or such equivalent value) given to you.
28. The following transactions charged to a Registered Card will not be considered as a Qualifying Transaction (for the purposes of the Promotion):
 - (a) Insurance premiums, including premiums for investment-linked policies, charged to the Eligible Card;
 - (b) Any transactions or bill payments to Telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and Singapore Power);
 - (c) Any payment via AXS network;

- (d) Any payment via SAM network;
 - (e) Payments to government agencies which include but not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower;
 - (f) Income tax payments;
 - (g) Any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload), prepaid accounts, digital wallets including but not limited to Grab, Singtel Dash, WorldRemit Singapore, YouTrip or any other accounts as the bank may specify from time to time;
 - (h) EZ-Link cards transactions;
 - (i) TransitLink transactions;
 - (j) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
 - (k) Balance transfers (or funds transfers), instalment loans and cash advances, purchases via NETS and ongoing instalment payments;
 - (l) Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to any of the Bank issued credit cards of the Eligible Cardholder;
 - (m) Any amount charged to the any of the Bank issued credit cards of the Eligible Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and
 - (n) Balance owing on the credit cards of the Eligible Cardholder account from other months.
29. For retail transactions charged during the Promotion Period to a Registered Card which are successfully converted into monthly instalments:
- a. at the point of sale by tie up merchants, the monthly instalment 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 to determine if the Eligible Cardholder has made a Qualifying Transaction, provided such transaction fulfils the requirements in Clause 28 above.
30. For non-Singapore dollar Qualifying Transactions charged to the Registered Card, the transaction amount authorised in the Eligible Cardholder's Registered Card account (which is inclusive of the exchange rate conversion but exclusive of the overseas transactions fees, if any) will be considered to determine if the Eligible Cardholder has made a Qualifying Transaction.
31. All Qualifying Transactions must be charged to the Registered 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.
32. Qualifying Transactions charged to and posted to the card accounts of all supplementary cards linked to a Registered Card will be counted as a Qualifying Transaction made by the principal Eligible Cardholder on the relevant principal Registered Card for the purposes of the Promotion.
33. The Bank reserves the right to determine at its 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 and conclusive and no correspondence will be entertained.
34. The Bank reserves the right to vary, modify, revise, add or delete any of these terms and conditions, modify or withdraw the Promotion at any time without prior notice or reason including terminating, shortening, extending or withdrawing the Promotion and/or substituting the Prize / Gifts with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.

35. Without prejudice to Clause 23, in the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Cardholder is not eligible to receive the Prize(s) or to participate in the Promotion or has irregularly or wrongly redeemed the Prize(s), or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the Prize(s) (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 Prize(s) or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
36. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
37. Please read these terms and conditions together with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with the Promotion (collectively "**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.
38. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion Terms and Conditions.
39. The 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.
40. All information is correct at the time of publication.