

## **Part 1 - Standard Chartered Visa Infinite X Card Promotion (“SCX Promotion”) Terms**

1. The terms and conditions mentioned in Part 1 are a common set of terms and conditions applicable to:
  - 1.1 [Standard Chartered Visa Infinite X Card Rewards Promotion \(“X Card Rewards Promotion”\)](#);
  - 1.2 [Standard Chartered Visa Infinite X Card Upfront Gift Promotion \(“X Card Upfront Gift Promotion”\)](#);
  - 1.3 [Standard Chartered Visa Infinite X Card Sign Up Gift Promotion \(“X Card Sign Up Gift Promotion”\)](#); and
  - 1.4 [Standard Chartered Visa Infinite X Card Priority Pass Promotion \(“X Card Priority Pass Promotion”\)](#).
2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections. By participating in any of the promotions listed at Clauses 1.1 to 1.4, you agree to be bound by the terms and conditions found at this section and the respective terms and conditions for the specific promotion found at Parts 2 to 5.
3. To be eligible for all the promotions listed at Clauses 1.1 to 1.4, unless otherwise stated, you must hold a valid Standard Chartered Visa Infinite X Credit Card issued by Standard Chartered Bank (Singapore) Limited (the “X Card”) as a principal cardholder (“X Cardholder”).
4. For the avoidance of any doubt, the promotion terms and conditions mentioned in Part 1 (including Parts 2 to 5) are only applicable for the X Card and are not applicable to the Priority Banking Visa Infinite Credit Card or the Standard Chartered Visa Infinite Card. For promotions applicable to the Priority Banking Visa Infinite Credit Card or Standard Chartered Visa Infinite Credit Card, please see Part K and Part J as found in the Credit Card Terms.
5. The X 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 Standard Chartered Bank (Singapore) Limited (the “Bank”) in its discretion at all times.
6. The X Cardholder will be charged with an annual fee of S\$695.50 (including GST) and the supplementary X Cardholder will be charged with an annual fee of S\$107 (including GST) in the first year and every subsequent year. This annual fee is strictly not waivable in the first year and every subsequent year, for as long as the principal X Card and supplementary X Card is active.
7. All the promotions mentioned below are valid from 23 July to 31 December 2019 (inclusive of both dates) (“X Card Promotion Period”), unless stated otherwise.
8. By participating in the SCX Promotion and any of the specific promotions listed at Clauses 1.1 to 1.4 you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number and email address to contact you 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 you.
9. The Bank reserves the right to do any of the following without prior notice:
  - 9.1 terminate, withdraw, shorten or extend the SCX Promotion, Standard Chartered 360° Rewards Programme and the promotions listed at Clauses 1.1 to 1.4 at the Bank’s sole and absolute discretion; and/or

9.2 vary, modify, add, delete or otherwise revise any of the terms of the promotions listed at Clauses 1.1 to 1.4 and the Standard Chartered 360° Rewards Programme, and this SCX Promotion terms.

The X Cardholder and X Card supplementary cardholder agree and consent to be bound by any such variation.

10. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the SCX Promotion and the promotions listed at Clauses 1.1 to 1.4, including your eligibility for the respective promotions. The Bank's determination of all matters relating to the SCX Promotion and the promotions listed at Clauses 1.1 to 1.4 shall be final and conclusive and no correspondence will be entertained.
11. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a X Cardholder or X Card supplementary cardholder is not eligible to participate in this SCX Promotion or any of the promotions listed at Clauses 1.1 to 1.4; or is not eligible to or has irregularly or wrongly redeemed or received any *360° Rewards Points/gifts/vouchers/cashback/rebates/privileges* from the Bank; or where the Bank has knowledge of subsequent events which would mean that the X Cardholder or X Card supplementary cardholder would not have been entitled to redeem or receive the *360° Rewards Points/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 *360° Rewards Points/gifts/vouchers/cashback/rebates/privileges* or to deduct the value of the *360° Rewards Points/gifts/vouchers/cashback/rebates/privileges* (or such other amount as it deems fit) from the X Cardholder or X Card supplementary Card account(s) with the Bank.
12. All charges mentioned in Parts 2 to 5 are subject to GST and service charges where applicable.
13. Privileges and gifts mentioned in Parts 2 to 5 cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers, unless otherwise stated.
14. The Bank may refer to "KrisFlyer Miles" as "Air Miles" in any brochures, marketing or promotional materials relating to the X Card.
15. The Bank makes no warranty or representation as to the quality, merchantability or fitness of the services provided by any merchant or service provider. The Bank also accepts no liability for the goods and services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchant(s) or service provider(s) shall be final.
16. The Bank is not an agent of any merchant or service provider or vice versa.
17. These SCX Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme Terms (collectively "Other Terms"). In the event of any inconsistency between the SCX Promotion terms and conditions and any brochures, marketing or promotional materials relating to the SCX Promotion and the Other Terms, the SCX Promotion terms and conditions shall prevail to the extent of such inconsistency.
18. A person who is not a party to the SCX Promotion has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these SCX Promotion Terms.
19. The terms and conditions in this Part 1 and in Parts 2 to 5 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.
20. All information in this Part 1 and in Parts 2 to 5 is correct at the time of printing or posting online.

**Part 2 – Standard Chartered Visa Infinite X Card Rewards Promotion (“X Card Rewards Promotion”)**

21. The principal X Card cardholder will be eligible to earn *360° Rewards Points* in a statement cycle on eligible retail transactions (based on transaction posting date) (“X Card Qualifying Transactions”). Please see Clause 26 of Part 2 for excluded transactions.
22. The spends made by both the principal and supplementary X Card cardholders will be aggregated to calculate the number of *360° Rewards Points* that will be awarded pursuant to this X Card Rewards Promotion.
23. Every S\$1 spent on X Card Qualifying Transactions in Singapore Dollars allows you to earn 3 *360° Rewards Points* which enables you to redeem for 1.2 KrisFlyer Miles and every S\$1 spent on X Card Qualifying Transactions in foreign currency allows you to earn 5 *360° Rewards Points* which enables you to redeem for 2 KrisFlyer Miles. The X Cardholder can use the *360° Rewards Points* earned to redeem for KrisFlyer Miles in the manner set out in Part D of the Credit Card Terms (“Rewards Programme Terms”). KrisFlyer Miles is defined as the Singapore Airlines frequent flier miles programme (“KrisFlyer Miles”). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of *360° Rewards Points* to KrisFlyer Miles or other rewards.
24. The X Cardholder can redeem his/her *360° Rewards Points* to redeem for participating hotel partner’s loyalty points (“Hotel Partner Points”) or participating airline partner’s miles (“Airline Partner Miles”) via Transfer Rewards under the SC EasyRewards programme, in the manner set out in the SC EasyRewards Terms and Conditions found in the Rewards Programme Terms. Please take note of the applicable fees and terms and conditions that apply in the SC EasyRewards Terms and Conditions in relation to conversion of *360° Rewards Points* to Partner Airline Miles, Hotel Partner Points or other rewards.
25. The *360° Reward Points* will be credited to the X Card account within 5 days after the end of the statement cycle in which the X Card Qualifying Transactions were made.
26. The following transactions charged to a principal X Card and/or supplementary X card will not be considered as X Card Qualifying Transactions and are not eligible for this X Card Rewards Promotion:
  - 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 or payments made to all billing organisations using Standard Chartered Online Banking;
  - 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 X Card;
  - k. tax payment charged to 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 top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload charged to your X Card) and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time; and

- EZ LINK PTE LTD
- EZ LINK PTE LTD (FEVO)
- EZ-LINK PTE LTD SINGAPORE
- EZ-LINK TOP-UP KIOSK
- EZ-LINK (IMAGINE CARD)
- EZLINK\*
- EZ LINK
- EZLINKS.COM
- FLASHPAY ATU
- TRANSITLINK\*
- TRANSIT LINK\*
- TRANSIT LINK PL
- TRANSIT
- MB \* MONEYBOOKERS.COM
- [WWW.IGMARKETS.COM.SG](http://WWW.IGMARKETS.COM.SG)
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR\*SKRILL.COM

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

27. For retail transactions charged to the X Card during the X Card Promotion Period 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 a X Card Qualifying Transaction (save for the excluded transactions listed at Clause 26 of Part 2) provided such transaction is successfully posted during the X Card Promotion Period.

28. For X Card Qualifying Transactions charged in foreign currency to the X Card, the transaction amount posted in the X Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the X Card Qualifying Transaction for the purpose of calculating the number of *360°Rewards Points* earned during the X Card Promotion Period for the X Card Rewards Promotion.

29. All X Card Qualifying Transactions must be charged to the 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.

30. X Card Qualifying Transactions charged to supplementary cards in respect of a X Card will be counted towards the fulfilment of the relevant spend requirement for the X Card Rewards Promotion.

31. The Bank reserves the right to determine in our sole and absolute discretion whether X Cardholders and X Card supplementary cardholders have met all requirements of this X Card Rewards Promotion, and whether amounts charged to a X Card are eligible to qualify for the X Card Rewards Promotion. Our decision in all matters arising out of or in connection with the X Card Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

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

- eligible spends in foreign currency). The X Cardholder can use the *360° Rewards Points* earned to redeem for Cash Rewards which are cash amounts that will be credited into the X Card account and in the manner set out in the Rewards Programme Terms.
33. X Cardholders can redeem their *360° Rewards Points* for Travel Credits. Travel Credits are cash amounts credited into the principal cardholder's X Card account and Travel Credits can only be used to offset Travel Purchase Qualifying Transactions (as defined at Clause 34). For every 250 *360° Rewards Points* redeemed by X Cardholders, S\$1 (or its equivalent in foreign currency) worth of Travel Credits will be credited into the X Cardholder's X Card account for the purpose of offsetting Travel Purchase Qualifying Transactions. The X Cardholder can use their *360° Rewards Points* to offset Travel Purchase Qualifying Transactions in the manner as set out in the SC EasyRewards Terms and Conditions in the Rewards Programme Terms.
  34. **"Travel Purchase Qualifying Transactions"** are retail spends charged to the X Card classified under the Merchant Category Codes ("**MCC**") of:
    - a. Airline (300-3350, 4511);
    - b. Car Rental Agencies (3351 – 3441, 7512);
    - c. Hotels, Motels, Resorts (3501 – 3836, 7011);
    - d. Passenger Railways (3836 – 4112);
    - e. Steamship and Cruise Lines (4411 – 4457)
    - f. Boat Rentals and Leasing such as Jet Skis, powerboats, yachts (4457);
    - g. Travel Agencies and Tour Operators (4722 and 4723); or
    - h. Tourist Attractions and Exhibits such as botanical gardens, craft shows, museums, and wineries (7991).
  35. A person who is not a party to these X Card Rewards Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the X Card Rewards Promotion terms and conditions
  36. These X Card Rewards Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite X Card Promotion Terms, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the X Card Rewards Promotion (collectively "Other Terms"). In the event of any inconsistency between the X Card Rewards Promotion and any brochures, marketing or promotional materials relating to the X Card Rewards Promotion, and the Other Terms, these X Card Rewards Promotion terms and conditions shall prevail to the extent of such inconsistency.

**Part 3 – Standard Chartered Visa Infinite X Card Upfront Gift Promotion (“X Card Upfront Gift Promotion”)**

37. This X Card Upfront Gift Promotion is only applicable to X Cardholders. For the avoidance of doubt, the X Card Upfront Gift Promotion is not applicable to supplementary X cardholders.
38. To be eligible for this X Card Upfront Gift Promotion:
- 38.1 You must apply for the X Card as a X Cardholder;
- 38.2 The Bank must receive your application for the X Card within the X Card 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 X Card 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 X Card Upfront Gift Promotion on a case-to-case basis, subject to these terms and conditions;
- 38.3 Your X Card application must be given final and unconditional approval by the Bank;
- 38.4 You must activate your X Card within 30 days from the card approval date of your X Card. For clarity, your X Card for the purposes of this X Card Upfront Gift Promotion refers to your physical card that you receive by post only;
- 38.5 The X Card must, within 6 months of account opening date, be valid (i.e. the X 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; and
- 38.6 You must not ask for any annual fee waiver during the time where the X Card is valid.
39. If the X Cardholder satisfies the eligibility criteria set out in Clause 38 of Part 3, the X Cardholder will receive 30,000 KrisFlyer Miles (credited to the X Card account in the form of 75,000 *360° Reward Points*), (referred to as “X Upfront Gift”). Each X Cardholder can only receive one (1) X Upfront Gift under this X Card Upfront Gift Promotion. The Upfront Gift is non-transferable and non-exchangeable for any other items. The X Upfront Gift will be credited in the form of *360° Rewards Points* to the X Card account within 30 days of X Card activation date.
40. The X Cardholder can redeem his/her *360° Reward Points* for KrisFlyer Miles or Cash Rewards in the manner set out in the Rewards Programme Terms. The X Cardholder may also redeem his/her *360° Rewards Points* for Hotel Partner Points or Airline Partner Miles in the manner set out via Transfer Rewards in the SC EasyRewards Terms and Conditions found in Rewards Programme Terms. Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms and in the SC EasyRewards Terms and Conditions found in Rewards Programme Terms in relation to redemption of *360° Rewards Points* to KrisFlyer Miles, Hotel Partner Points, Airline Partner Miles or other rewards.
41. The X Cardholder will be charged with an annual fee of S\$695.50 (including GST) in the first year and every subsequent year, for as long as the X Card is active. This annual fee is strictly not waivable.
42. Without prejudice to Clause 11 of the SCX Promotion Terms, the Bank reserves the right to claw back the *360° Rewards Points* credited to the X Card account under this X Card Upfront Gift Promotion or to deduct the value of these *360° Rewards Points (or such other amount as it deems fit)* from the X Cardholder’s card account(s) or X Card supplementary cardholder’s card(s) if the X Cardholder fails to make the annual fee payment.



43. A person who is not a party to these X Card Upfront Gift Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the X Card Upfront Gift Promotion terms and conditions.
44. No payment or compensation whether in cash, credit or kind shall be made for any unredeemed X Card Upfront Gift.
45. The X Card Upfront Gift is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise. The Bank reserves the right to replace or substitute the X Card Upfront Gift with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
46. 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 X Card Upfront Gift.
47. These X Card Upfront Gift Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite X Card Promotion Terms, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the X Card Upfront Gift Promotion (collectively "Other Terms"). In the event of any inconsistency between the X Card Upfront Gift Promotion terms and conditions and any brochures, marketing or promotional materials relating to the X Card Upfront Gift Promotion, these X Card Upfront Gift Promotion terms and conditions shall prevail to the extent of such inconsistency.

**Part 4 - Standard Chartered Visa Infinite X Card Sign Up Gift Promotion (“X Card Sign Up Gift Promotion”)**

48. The X Card Sign Up Gift Promotion is available to X Cardholders whose X Card application is approved from 23 July to 30 September 2019 (both dates inclusive) and 14 October 2019 to 31 December 2019 (both dates inclusive) (the “Sign Up Gift Promotion Period”) (such a cardholder, an “Eligible X Cardholder”). By participating in the X Card Sign Up Gift Promotion, you agree to be bound by these terms and conditions. For the avoidance of doubt, the X Card Sign Up Gift Promotion is not available to the supplementary X Card cardholders.
49. Unless otherwise stated, the X Card Sign Up Gift Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions save for the X Card Upfront Gift Promotion as defined at Part 3.

**X Card Sign Up Gift Promotion Mechanics**

50. To qualify for the X Card Sign Up Gift Promotion, the Eligible X Cardholder must, charge a minimum of S\$6,000 to his/her X Card on eligible retail transaction(s) within the first 60 days from the card approval date of his/her X card (each such transaction fulfilling this Clause 50 shall be referred to as a “X Card Sign Up Gift Qualifying Transaction”). For the purposes of this Clause 50, an eligible retail transaction excludes the transactions set out at Clause 56 and is one which:
- has a transaction date falling within the first 60 days from the card approval date;
  - is successfully posted to the X Card account within the first 60 days from the card approval date; and
  - after being successfully posted, cannot be reversed on or before the first 60 days from the card approval date.
51. Eligible X Cardholders who successfully qualify for the X Card Sign Up Gift Promotion will, depending on the date(s) their X Card application is submitted and approved, receive either 70,000 or 30,000 KrisFlyer Miles (credited to the X Card account in the form of 175,000 360° Rewards Points and 75,000 360° Rewards Points respectively), each referred to as an “X Sign Up Gift”, as follows:
- X Card application is submitted by 31 July 2019 and approved by 31 August 2019:

Application submission date of the X Card	Approval date of the X Card	Number of KrisFlyer Miles awarded
By 31 July 2019 (inclusive of this date)	By 31 August 2019 (inclusive of this date)	70,000 KrisFlyer Miles (in the form of 175,000 360° Reward Points)

- X Card application is submitted from 1 August 2019 onwards and approved by 30 September 2019; and submitted from 16 October 2019 onwards and approved by 31 December 2019:

Application submission date of X Card	Approval date of the X Card	Number of KrisFlyer Miles awarded
From 1 August 2019 (inclusive of this date)	By 30 September 2019 (inclusive of this date)	30,000 KrisFlyer Miles (in the form of 75,000 360° Reward Points)
From 16 October 2019 (inclusive of this date)	By 31 December 2019 (inclusive of this date)	30,000 KrisFlyer Miles (in the form of 75,000 360° Reward Points)



52. Each Eligible X Cardholder can only receive one (1) X Sign Up Gift under this X Card Sign Up Gift Promotion as described in Clause 51. The relevant *360° Rewards Points* he/she is entitled to receive under this X Card Sign Up Gift Promotion will be credited to the Eligible Cardholder's X Card account, subject to the X Card account being valid and in good standing. This crediting will take place in the X Sign Up Gift Crediting Period, depending on the X Card approval date and the date the X Card Sign Up Gift Qualifying Transactions are successfully posted to X Card, as detailed in the table below:

<b>Application submission date of the X Card</b>	<b>Approval date of the X Card</b>	<b>Date X Card Sign Up Gift Qualifying Transactions are successfully posted to X Card account</b>	<b>X Sign Up Gift Crediting Period</b>
Before or on 31 July 2019 (inclusive of this date)	By 31 August 2019 (inclusive of this date)	Before 31 October 2019	By 30 November 2019
From 1 August 2019 (inclusive of this date)	By 30 September 2019 (inclusive of this date)	Before 30 November 2019	By 31 December 2019
From 16 October 2019 (both dates inclusive)	By 31 December 2019 (inclusive of this date)	By 29 February 2020	By 31 March 2020

53. A SMS will be sent to Eligible X Cardholder's Bank Registered Mobile Number to inform him/her that he/she has qualified to receive the X Sign Up Gift and the X Sign Up Gift has been credited to his/her valid X Card account by the last day of the crediting period (as set out at Clause 52).
54. The X Sign Up Gift is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise. The Bank reserves the right to replace or substitute the X Sign Up Gift with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
55. 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 X Sign Up Gift.
56. In the event that the Eligible X Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Sign Up Gift Promotion Period, the Bank further reserves the right to recover the whole or any part of the X Sign Up Gift given to him/her under this Promotion. At the time of crediting of the X Sign Up Gift, the X 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 X Sign Up Gift will be forfeited and the Bank shall also be entitled to recover the whole or any part of the X Sign Up Gift (or such equivalent value) given to you.
57. The following transactions charged to a principal X Card or supplementary X card will not be considered as a X Card Sign Up Gift Qualifying Transaction for the purposes of the X Card Sign Up Gift Promotion:
- Insurance premiums, including premiums for investment-linked policies, charged to the X Card;
  - Bill payments (Examples of bill payment merchants include but are not limited to Telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power);

- (c) Any payment via AXS network;
- (d) Any payment via SAM network;
- (e) Any bill payment made using SC EasyBill programme;
- (f) Payments to government agencies which include but is 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, educational institutions (primary/secondary/tertiary);
- (g) Income tax payments;
- (h) Tax refunds credited to the X Card;
- (i) EZ-Link cards transactions;
- (j) CardUp transactions;
- (k) ipaymy transactions;
- (l) RentHero transactions;
- (m) Transit Link transactions;
- (n) Any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload charged to your X Card) and any prepaid accounts, payment platforms, digital wallets including but not limited to Grab, Singtel, Dash, WorldRemit Singapore, YouTrip or any other accounts as the Bank may specific from time to time, including without limitation to the following accounts or any other accounts as we may specific from time to time;

- EZ LINK PTE LTD
- EZ LINK PTE LTD (FEVO)
- EZ-LINK PTE LTD SINGAPORE
- EZ-LINK TOP-UP KIOSK
- EZ-LINK (IMAGINE CARD)
- EZLINK\*
- EZ LINK
- EZLINKS.COM
- FLASHPAY ATU
- TRANSITLINK\*
- TRANSIT LINK\*
- TRANSIT LINK PL
- TRANSIT
- MB \* MONEYBOOKERS.COM
- [WWW.IGMARKETS.COM.SG](http://WWW.IGMARKETS.COM.SG)
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR\*SKRILL.COM

- (o) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers), 7995 (Gambling/Lotto), 4829, 6536, 6537, 6538 (Money Transfer) and 6050, 6051 (cryptocurrency/Quasi Cash);
- (p) Credit Card Funds Transfers to the X Card, cash advances from the X Card, purchases via NETS and ongoing instalment payments;
- (q) Any fees and charges (including but not limited to annual fees, service 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 the X Card;
- (r) Any amount charged to the X Card during the Promotion Period that is subsequently cancelled, voided or reversed;
- (s) Any charges incurred by the X Card but not submitted or posted to the X Card during the X Card Sign Up Promotion Period;
- (t) Any fraudulent transaction; and
- (u) Balance owing on the X Card account from other months.

58. For eligible retail transactions charged during the Promotion Period to a X 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 X Card Sign Up Gift Qualifying Transaction, provided such transaction fulfils the requirements in Clause 57.
59. For X Card Sign Up Qualifying Transactions charged in foreign currency to the X Card, the transaction amount posted in the X 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 X Card Sign Up Gift Qualifying Transaction amount.
  60. All X Card Sign Up Gift Qualifying Transactions must be charged to the X 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.
  61. X Card Sign Up Gift Qualifying Transactions charged to and posted to the card accounts of all supplementary cards linked to a X Card will be counted as a X Card Sign Up Gift Qualifying Transaction made by the principal Eligible Cardholder on the Principal X Card for the purposes of the X Card Sign Up Gift Promotion.
  62. These X Card Sign Up Gift Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite X Card Promotion Terms, Standard Chartered 360° Rewards Programme and any other product terms that may be relevant in connection with the X Card Sign Up Gift Promotion (collectively "**Other Terms**"). In the event of any inconsistency between the X Card Sign Up Gift Promotion terms and conditions and any brochures, marketing or promotional materials relating to the X Card Sign Up Gift Promotion, and the Other Terms, these X Card Sign Up Gift Promotion terms and conditions shall prevail to the extent of such inconsistency.
  63. A person who is not a party to these X Card Sign Up Gift Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the X Card Sign Up Gift Promotion Terms and Conditions.

**Part 5 – Standard Chartered Visa Infinite X Card Priority Pass Promotion (“X Card Priority Pass Promotion”)**

64. This X Card Priority Pass Promotion is only applicable to principal X Cardholders.
65. All X Cardholders will be eligible to apply for the X Card Priority Pass.
66. To apply for the X Card Priority Pass, a X Cardholder must successfully send an SMS from his/her mobile number that has been registered with the Bank (“Bank Registered Mobile Number”) and in the following format to 77222:
- “SCX<space>PP<space><last 4 digits of X Card>”
- (Example: SCX PP 1234)
- 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.
67. If the SMS referred to in Clause 66 of Part 5 (the “X Card Priority Pass Application SMS”) is successfully sent to 77222 by a X Cardholder, the X Cardholder will receive 2 SMSes:
- 67.1 (within 2 business days of receiving the X Card Priority Pass Application SMS) An acknowledgement of successful receipt of the X Card Priority Pass Application SMS will be sent to the Bank Registered Mobile Number which the X Cardholder had used to send the X Card Priority Pass Application SMS; and
- 67.2 (within 14 business days of receiving the X Card Priority Pass Application SMS from the X Cardholder of the X Card Priority Pass Application). A unique code that is for one-time use (the “X Card Priority Pass Unique Code”) will be sent via SMS to such X Cardholder’s Bank Registered Mobile Number.
68. The X Cardholder can visit [sc.com/sg/x-card](http://sc.com/sg/x-card) and click on “Click here to activate your Priority Pass” found under the portion titled “Priority Pass Privileges” to access the application form for the X Card Priority Pass hosted on Priority Pass’ website. Input the X Card Priority Pass Unique Code received from the Bank referred to in Clause 67.2 and complete the rest of the application for the X Card Priority Pass on the Priority Pass website.
69. The speed and reliability of service of the X Cardholder’s 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. X 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 67.
70. All X Cardholders with a valid X Card Priority Pass will be eligible for two (2) complimentary visits (“X Card Priority Pass Free Visits”) to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the X Card Priority Pass Free Visits, the X Cardholder has to be present at such airport lounge. “Period” shall mean:
- 70.1 the date the X Cardholder’s application for the X Card Priority Pass is approved by Priority Pass (A.P.) Limited (“Priority Pass”) to the day before the first anniversary of such approval (the “Initial Period” for purposes of Part P4); or
- 70.2 the date after the first anniversary of the approval by Priority Pass of the X Cardholder’s application for the X Card Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period” for purposes of Part P4), subject to Clause 71.
71. The X Card Priority Pass Free Visits defined in Clause 70 comprises visits by the X Cardholder as well as visits by any guest that the X Cardholder chooses to bring to the

lounge. Each accompanying guest counts as one (1) visit. For illustration, if a X Cardholder is accompanied by one of his/her guests, it will count as two (2) complimentary visits. Any additional visits by a X Cardholder and/or his/her guests beyond such X Cardholder's complimentary entitlement will be chargeable as per Clause 72.

<b>X Cardholder additional eligibility criteria for X Card Priority Pass Promotion</b>	<b>Number of complimentary visits that can be enjoyed by a X Cardholder and/or his/her guest at Priority Pass Airport Lounges</b>	<b>Illustration of usage</b>
For new applications for the X Card Priority Pass, the X Card has to be valid and in good standing as of the date of the X Cardholder's X Card Priority Pass Application SMS is received by the Bank.	2 for the Initial Period	If a X Cardholder is accompanied by a guest on each of his/her 1 lounge visit, it will count as 2 visits and that X Cardholder's complimentary visits are exhaustive.
For renewals of the X Card Priority Pass, the X Card has to be valid and in good standing as of the date on which the Bank checks the status of the principal X Card, where the date of such check falls before the start date of the next Subsequent Period.	2 per Subsequent Period	

72. The X Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the X Cardholder has exhausted the X Card Priority Pass Free Visits mentioned in Clause 70. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate which can be found at [www.prioritypass.com](http://www.prioritypass.com). This charge applies to each subsequent visit by each X Cardholder and each of his/her guest(s).
73. If the principal X Card is no longer active when the charges applicable for subsequent visits (as per Clause 72) is posted, then the Bank reserves the right to charge the Priority Pass visit prevailing rate to any other valid, active credit card of the same X Cardholder or any other account(s) held by the X Cardholder with the Bank.
74. The X Cardholder is required to show the X Card Priority Pass card either by presenting (A) the physical X Card Priority Pass membership card at the relevant airport lounge or (B) the digital X Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the X 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](http://www.prioritypass.com).

75. The X Cardholder is required to sign a receipt indicating the terms of usage i.e. date of lounge entry and number of guests being brought into the lounge. In the case of any dispute, the X Cardholder agrees that this receipt signed by him/her is valid and correctly reflects the number of guests he/she has brought into the Priority Pass Airport Lounge and that the charges applicable for subsequent visits (as per Clause 72) will be posted to the X Cardholder's X Card account.
76. The X Cardholder can enjoy Priority Pass facilities only if his/her X Card is valid and in good standing.
77. The X Cardholder's X Card Priority Pass shall be automatically blocked if his/her principal X Card is suspended or cancelled.
78. For the avoidance of doubt, the supplementary cardholder of the X Card is not eligible to apply for the X Card Priority Pass, only the principal X Cardholder may apply for the X Card Priority Pass.
79. We shall not be liable for any loss of any items which the X Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.
80. 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 X Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the X Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
81. 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.
82. A person who is not a party to these X Card Priority Pass Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the X Card Priority Pass Promotion Terms and Conditions.
83. These X Card Priority Pass Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite X Card Promotion Terms, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the X Card Priority Pass Promotion (collectively "Other Terms"). In the event of any inconsistency between the X Card Priority Pass Promotion terms and conditions and any brochures, marketing or promotional materials relating to the X Card Priority Pass Promotion, these X Card Priority Pass Gift Promotion terms and conditions shall prevail to the extent of such inconsistency.