Terms and Conditions

Credit Card Terms

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Credit Card Terms

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Important notice

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with *credit card products*. You must read it in conjunction with our Customer Terms, the *pricing guide*, the product brochure and any other documents forming our banking agreement. To the extent of any inconsistency between these terms and our Customer Terms, these terms prevail.

Key words

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to the *products* referred to in these terms are explained at the end of these terms.

How to contact us

To find out information (such as current fees and interest rates or if you need us to explain features or terms) in connection with our *products*, you may visit any of our branches or call our 24-hour Client Contact Centre at +65 6747 7000.

1. Choosing the credit card that is right for you

We offer a variety of *credit card products* designed to suit your personal banking needs. The particular types of *credit cards* we offer are set out in the *product brochures*. If you need us to explain any of the features of, or the terms applying to, any *credit cards*, please contact us.

2. The credit cards

Issue of credit cards

2.1 We may issue a *credit card* to you and, if you ask, to each *supplementary cardholder*. You must be at least 21 years old to be a principal *cardholder*.

Collection

2.2 We send the *credit card* (and any renewal or replacement *credit card*) to your address we have on file for you unless you notify us in writing that you want to collect the *credit card* from us.

Activation procedures

2.3 Each *cardholder* must comply with any activation procedures notified from time to time.

Using the credit card

The terms of our banking agreement apply to each use of a *credit card*. If a *cardholder* does not agree with those terms, they should not sign or activate the *credit card* or carry out any transaction.

2.4 You accept the terms of our banking agreement when you first use the *credit card*.

2.5 You must ensure that only the person issued with a *credit card* uses it.

Supplementary cards

2.6 We send any supplementary cards and all communications relating to them to you.

2.7 Any communication we give to you or any *supplementary cardholder* is taken to be given to all of you.

2.8 You and each *supplementary cardholder* agree to be bound by the instructions that any of you give us.

Co-brand cards

2.9 We may convert a *co-brand card* to another type of *credit card*.

2.10 We are not liable for any representations, promotions or undertakings made by a business alliance partner.

Card issued by special arrangement

2.11 If the *credit card* is issued as part of a special arrangement with an association, we may:

- disclose information in connection with our banking agreement to the association; and
- if you end our banking agreement your relationship with the association also ends. See Clause 10.3 (What happens if the account is terminated) for more information.

2A. Digital Credit Card

2A.1) This Section 2A will apply to all *credit card* applications which are approved by Standard Chartered Bank (Singapore) Limited from 2 August 2019 (inclusive). For all existing principal *credit card cardholders* as of 1 August 2019 (inclusive), this Section 2A will apply from 2 September 2019 (inclusive). For the avoidance of doubt, from 2 September 2019 onwards, this Section 2A will also apply to all replacement and renewal *credit cards*.

2A.2) A digital credit card is a virtual version of a *credit card* which you can use without the physical version of a *credit card* ("**Digital Credit Card**").

2A.3) We may issue a Digital Credit Card to:

a) a principal *credit card cardholder* upon our *approval* of a *credit card* application; or

b) any replacement and renewal *credit card* that the Bank may issue in accordance with our banking agreement.

2A.4) If the Bank issues a Digital Credit Card to you pursuant to Clause 2A.3)a) above, you have up to 15 calendar days from the *credit card approval* date to activate your Digital Credit Card and you must comply with any activation procedures for the Digital Credit Card as notified from time to time. For the avoidance of doubt, you cannot activate your Digital Credit Card after 15 calendar days from the *credit card approval* date or after you activate the physical version of your *credit card*, whichever is the earlier. Once you have activated your physical *credit card*, the Digital Credit Card will no longer be available.

2A.5) If the Bank issues a Digital Credit Card to you pursuant to Clause 2A.3)b) above, you have up to 15 calendar days from the issuance date of the replacement or renewal *credit card* to activate your Digital Credit Card and you must comply with any activation procedures for the Digital Credit Card as notified from time to time. For the avoidance of doubt, you cannot activate your Digital Credit Card after 15 calendar days from issuance date of the replacement or renewal *credit card* or after you activate the physical version of your replacement or renewal *credit card*, whichever is the earlier. Once you have activated your physical replacement or renewal *credit card*, the Digital Credit Card will no longer be available.

2A.6) A Digital Credit Card can only be used on Eligible Digital Credit Card Retail Transactions after you have activated the Digital Credit Card. "**Eligible Digital Credit Card Retail Transactions**" is defined as:

a) making online purchases using one-time password with merchants that use 3-Domain Secure; and

b) payments through Apple Pay, Google Pay™ or Samsung Pay.

General

2A.7) For the avoidance of doubt, in the event we are unable to process your *credit card* application due to system failure, system outage, malfunction, delay or any other circumstances whatsoever, whether within our reasonable control or otherwise, you will not be able to activate your Digital Credit Card, and we disclaim all liability arising for any such delay including any loss, damage or inconvenience caused to/ incurred by you, or any third party arising from or in connection therewith.

2A.8) We are not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider. We are not an agent of any merchant or service provider or vice versa.

2A.9) We make no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and accept no liability for the services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider.

2A.10) By applying for a *credit card*, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by us from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.

2A.11) We reserve the right to determine at our sole and absolute discretion all matters arising out of or in connection with the Digital Credit Card, including your eligibility for the Digital Credit Card. Our determination of all matters relating to the Digital Credit Card shall be final and binding, and no correspondence will be entertained.

2A.12) For the avoidance of doubt, clauses 2.2, 2.6, 2.7, 2.8, 3.3, 4, 7.7, 7.8, 10.5 and 10.6 of the Credit Card Terms do not apply to the Digital Credit Card.

3. Credit limit

Credit limit

3.1 We will notify you of the credit limit when your application has been approved. We may vary the credit limit at any time. We may consider the latest income information you have given us in connection with any product when varying the credit limit.

3.2 The credit limit is an overall limit that applies to all credit cards issued on an account or to you.

3.3 If there are supplementary cards on your account, any increase in your credit limit requires the consent of all supplementary cardholders.

3.4 If you become or are an existing customer of Trust Bank Singapore Limited ("Trust"), the credit limit assigned to your account or you may be shared with Trust. We will ask you to decide how you wish to allocate your combined credit limit on your *credit card accounts* with us and Trust.

Exceeding your credit limit

3.5 It is your responsibility to ensure that the credit limit is not exceeded.

3.6 In calculating whether the credit limit has been exceeded, we may take into account:

- any transaction made using the credit card but which has not been debited from the account for a credit card; and
- any authorisation we have given to a third party in connection with a proposed transaction using the credit card.

Credit limit exceeded

3.7 If you exceed the credit limit or any temporary credit limit extension has expired, you must immediately pay us that part of the balance owing for the account for the credit card which exceeds the credit limit in addition to any payment we require.

4. Cash advance

How to obtain a cash advance

4.1 You may obtain a *cash advance* using your *credit card* at one of our branches, other financial institutions displaying the logo of a *card association* and any VISA PLUS or MasterCard Cirrus ATM.

Maximum limit on cash advance

4.2 A *cash advance* is only available up to the maximum amount the person providing the advance permits. Contact us for details of the maximum amount we permit.

5. Credit Card Funds Transfer

5.1 If you ask, we may permit a *Credit Card Funds Transfer* subject to any conditions we specify.

5.2 You must continue to make any required payments to the *Credit Card Funds Transfer Designated Account* (as defined in Clause 1.1 of the Credit Card Funds Transfer Programme Product Terms) (where applicable) until we confirm that the *Credit Card Funds Transfer Designated Account* (as defined in Clause 1.1 of the Credit Card Funds Transfer Programme Product Terms) (where applicable) has been credited. We are not liable for any overdue payment or interest incurred relating to the *Credit Card Funds Transfer Designated Account* (as defined in Clause 1.1 of the Credit Card Funds Transfer Programme Product Terms) (where applicable) from which you transfer a balance.

5.3 Any payment made on your *account* for the *credit card* will first be applied to reduce the *Credit Card Funds Transfer* before any other *balance owing* for the *credit card*.

6. Interest, fees and charges

6.1 Interest, fees and charges (including finance charges, cash advance fees, overlimit fees, annual fees and administrative fees) are set out in the *product brochure* and the *pricing guide*.

6.2 Unless otherwise specified, interest is calculated on the basis of a 365 day year (a 366 day year in the case of a leap year) and compounded on monthly basis or such other basis we choose.

6.3 Interest is charged until the date the *balance owing* is paid in full.

6.4 You must pay all *costs* such as debt collection fees we incur in connection with the *credit card* on demand.

7. Liability

General

7.1 You are liable for:

- any failure by you or any *supplementary cardholder* to comply with the terms of our banking agreement;
- all transactions made using a *credit card* (including any *supplementary card*) except for disputed transactions where you prove otherwise in accordance with the Customer Terms;
- the *balance owing* for the *account* for a *credit card* (including all amounts debited and credited to the *account* for the *credit card* by any *supplementary cardholder*);
- any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required; and
- all transactions made using *a credit card*.

Liability for lost/ stolen credit cards

7.2 If the *credit card* is lost or stolen or if the *PIN* is disclosed without your authorisation, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to S$100 only if:

(a) you immediately notify us in writing of the loss, theft or unauthorised disclosure;

(b) you assist in the recovery of the unauthorised charges incurred;

(c) you furnish to us a statutory declaration in the format that we require or a police report together with any other information we may require; and

(d) we are satisfied that the loss, theft or disclosure of the *credit card* or the *PIN* is not due to your negligence or default.

7.3 You will not be liable for any transactions made using the *credit card* after we have received your notification in writing.

7.4 If the *credit card* is recovered, you must not use the *credit card* and immediately return it to us cut in half.

7.5 We may (but need not) issue you a replacement credit card and/or require you to set a new PIN on terms and conditions we may deem fit.

7.6 Where one of you is a minor, any other *cardholder* must procure compliance of all the minor's obligations under our banking agreement.

Liability of supplementary cardholders

7.7 Each *supplementary cardholder* is liable for transactions made using their *supplementary card*.

Disputes between you and supplementary cardholders

7.8 Our rights and obligations relating to you and each *supplementary cardholder* are not affected by any dispute or claim you and the *supplementary cardholder* may have against each other.

Purchase of goods or services

7.9 We are not liable for:

- the refusal of any *merchant*, financial institution or other person to accept the *credit card*; and
- any defect or deficiency in goods or services supplied to you by any *merchant*, financial institution or other person.

You must resolve any complaint against any *merchant*, financial institution or other person and no claim against any of them may be set off against us.

Disputes with Merchants

7.10 We are not the manufacturer or supplier (or agent thereof) of any goods and/or services purchased by you using your *card*. We shall not be in anyway liable, for any claims, injury, expense, *loss* or damage brought or incurred by any party whosoever, or for any other matter arising from or in connection with the use of any goods or supply of any service purchased with your *card*. Any complaints or comments in relation to any goods or service purchased or any accompanying terms and conditions of such goods or service are to be directed to the relevant manufacturer or supplier.

7.11 Notwithstanding any dispute between you and the *merchant* in respect of or in connection with any goods and/or service purchased, you remain liable to us for the entire transacted price.

7.12 You shall, in the event of any dispute with the *merchant* in respect of or in connection with any goods and/or services, deal directly with the *merchant* and shall not have any recourse to us in respect thereof.

Third party services offered with credit cards

7.13 Some types of *credit cards* give you access to services provided by third parties. For example, if you hold a Visa Gold Card or Visa Platinum Card you may have access to the International Emergency Assistance Service. You are liable for the cost of any medical, legal or other services provided under these third party services. You acknowledge that the third party service providers do their best to provide the services to *cardholders* and that the services may not always be available (for example, because of time, distance or location). Neither we nor the third party service provider, or in the case of the above example, Visa International Service Association, is liable to you for any *loss* in connection with any service or its unavailability.

7.14 We are also not liable to holders of a *credit card* with access to Emergency Cash Withdrawal for any *loss* they suffer if we are unable to give immediate effect to an Emergency Cash Withdrawal, replacement card or any other facilities we offer in connection with the *credit card*.

The Customer Terms include additional provisions relating to your liability to us and exclusions or limits on our liability.

8. Additional services

8.1 We may offer additional services in connection with your *credit card*. These may include reward programmes, rebate or mileage programmes, redemption schemes, funds transfer programmes, payment arrangements, *card* protection and any other services we advise you or which are otherwise available from time to time. You can find out more about available services by contacting us.

8.2 If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our banking agreement, our banking agreement prevails unless the terms of the additional services specify otherwise.

8.3 For details of any reward or other loyalty programme applying to the *credit card*, please refer to our Standard Chartered 360° Rewards Programme terms or contact us.

9. Payments

Payment by due date

9.1 On or before the due date set out in the statement we issue for your *credit card*, you must pay at least the minimum payment due as set out in the statement. If we ask, you must authorise us to deduct any payment from a *nominated account*.

9.2 Any amount which is credited to your credit card account because of a merchant refund will not count towards your fulfi lment of the requirement that you must, on or before the due date that is set out in the statement that we issue for your credit card, pay at least the minimum payment due that is set out in the same.

9.3 Your liability to us remains even if, for any reason, you do not receive your periodic statement.

Calculation of minimum payment

9.4 We calculate the minimum payment in accordance with our usual practice. We may change the method we use to calculate the minimum payment at any time. Please refer to your statement or contact us for further information.

Contactless payments

9.5 The *cardholder* acknowledges that the designated *credit card* may be used to carry out transactions capped at a certain amount which we or the merchant may specify from time to time, by tapping or waving the said *credit card* at a reader, terminal, or system capable of reading the said *credit card*, or by enrolling the credit card to a digital wallet on a device and tapping or waving the said device at a reader, terminal or system capable of reading the enrolled credit card on the device.

9.6 Contactless transactions as stipulated in Clause 9.5 above may be processed and the *cardholder's card account* debited with the contactless transaction amount without requiring the: (a) *credit card* to be swiped at the magnetic strip reader; (b) *card*'s chip to be read by a chip terminal; or (c) *cardholder's* signature to authorize the transaction.

9.7 The *cardholder* undertakes to be liable for all contactless transactions incurred using the *credit card* and posted to the *cardholder's* account regardless of whether or not the contactless transactions were properly authorised by the *cardholder*. In this regard, the *cardholder* acknowledges the ease of which unauthorised contactless transactions may be carried out and accepts all risks associated with such transactions.

Currency of transactions

9.8 If any transaction made using the *credit card* is not denominated in Singapore Dollars, we convert the amount of the transaction to Singapore Dollars in accordance with our usual practice and our banking agreement.

How we apply payments

9.9 Payments are taken to be made when we credit them to your account. This does not include the crediting made due to merchant refunds on your credit card account.

9.10 We may (but need not) apply payments we receive to pay:

- fees, charges and interest shown on any statement;
- any balance subject to a promotional interest rate with payment first being applied to the balance with the lowest promotional interest rate;
- any other balance shown on the statement; then
- other transactions on the *account* not shown on the statement.

What happens if you do not pay

9.11 If we do not receive the *balance owing* for the *account* for a *credit card* on or before the due date we may charge and debit from the *account* for a *credit card* finance charges as set out in the *pricing guide* or elsewhere in our banking agreement.

9.12 If we do not receive the minimum payment on or before the due date:

- you must pay a late payment charge as set out in the *pricing guide* or elsewhere in our banking agreement;
- you must not use the *credit card* until the minimum payment has been paid; and
- we may suspend your use of the *credit card*.

Payment in full if we ask

9.13 Despite any other term of our banking agreement (including the third bullet point of Clause 10.3 below), at any time (whether the banking agreement is in force or otherwise), we may demand immediate payment of any amounts owing to us, whether or not already reflected in a statement and whether or not due and payable as at the date of the demand.

9.14 Interest is payable on the amounts referred to in Clause 9.11 and is calculated in the same way interest is calculated on *cash advance* on your *account* and on the basis that it accrues daily, starting from the date of our demand and ending on the date of payment in full.

Refunds to the credit card account

9.15 We only credit a refund to the *account* for a *credit card* in connection with:

- a transaction made with the *credit card*;
- a payment to the *account* for the *credit card*; or
- any other credit owing to you,

when we receive the amount to be credited in Singapore and in accordance with our usual practice.

Statement

9.16 If you think there is an error on your statement you must notify us in writing with details of the error within 14 days after the date of the statement. If you do not do so, we treat the statement as correct.

9.17 We need not issue a statement for your *credit card* if no transaction has been recorded on the *account* for your *credit card* since the previous statement.

9.18 You consent and agree to us sending, after the termination or ending of the *account* for your *credit card*, at least one statement for your *credit card account* that has been terminated or ended, to the address or *email* that we have on file for you when your *credit card account* was terminated or ended, including but not limited to, when after the termination or ending of the *account* for your *credit card*, the terminated or ended *account* for your *credit card* has a credit or debit balance.

10. Cancellation and termination

How to terminate

10.1 At any time we may choose to:

- cancel or suspend your right to use the *credit card* or end the *account* for a *credit card*;
- refuse to authorise any transaction for which you want to use the *credit card*; and/or
- refuse to re-issue, renew or replace the *credit card*.

10.2 You may terminate or end the account for a credit card by notifying us in writing, by calling our Client Contact Centre , or by submitting a request through *mobile banking* or *online banking* provided by the Bank. If you are a Priority Banking customer, in addition to the foregoing, you may also notify us through your Priority Banking relationship manager or client service manager.

What happens if the account is terminated

10.3 If you or we end the *account* for a *credit card*:

- you and any *supplementary cardholder* must not use and are not entitled to use the *credit card* (including any *supplementary card*) or any benefits in connection with the *credit card* (including any *supplementary card*);
- you and any *supplementary cardholder* must cut the *credit card* (including each *supplementary card*) in half so that the magnetic strip and hologram are no longer intact; and
- you must pay at least the minimum payment due we specify. For the avoidance of doubt, our acceptance of any amount other than the *balance owing* for the account for the *credit card* and any *supplementary cards* linked to such *credit card* is without prejudice to and is not a waiver of our right to claim for the remaining *balance owing*. Interest is payable on all amounts owing to us in connection with the *credit card* (including any *supplementary card* and the *balance owing* for the *account* for the *supplementary card*) and is calculated in the same way interest is calculated on *cash advance* on your *account* and on the basis that it accrues daily, starting from the date you or we end the *account* for a *credit card* and ending on the date of payment in full.

10.4 Clauses 9.11, 9.13 and 10.3 survive the termination of our banking agreement for the *credit card*.

Termination of use of supplementary card by cardholder

10.5 Either you or a *supplementary cardholder* may end the use of a *supplementary card* by:

- notifying us in writing; and
- cutting the *supplementary* card in half so that the magnetic strip and hologram are no longer intact and return the *supplementary card* to us.

10.6 If the *supplementary card* is not returned to us, we may take prompt action in accordance with our procedures applicable to lost *cards* to prevent further use of the *supplementary card*. You may be liable for any transactions made using the *supplementary card* until it has been returned or until we are able to implement the procedures which are applicable to lost *cards*. We may impose any charges incurred from implementing such procedures.

11. Suspicious transactions

11.1 We need not honour suspicious transactions (and need not notify you if this is the case).

11.2 We may publish any information in connection with the *credit card* in the warning bulletin notifying the *merchants* to seize *the credit card*. We need not give any reason for doing so.

11.3 We may block the *account* for a *credit card* if we consider there is any reason for doing so.

12. Meaning of words

You also need to refer to our Customer Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Customer Terms, the definition in these terms applies for the purposes of *accounts* for the *credit cards*.

cash advance means cash issued in any currency obtained by using the *credit card*.

co-brand card means a *card* issued by us in conjunction with a business alliance partner.

credit card funds transfer means a transaction where we debit an amount you specify from your *credit card* and pay the amount to another credit card or credit line or any bank account belonging to you, whether with us or another financial institution, but excluding any *credit card* or credit line with us.

credit limit means, for an *account* for a *credit card*, the maximum amount you are entitled to have outstanding on the *account* for the *credit card*.

minimum payment due or ***MPD*** means the minimum monthly repayment amount due and payable on the outstanding balance of your *credit card* accounts. The *minimum payment due* for any particular month is calculated based on the formula set out in the *pricing guide*, and reflected in your monthly statement of account.

overlimit amount means the balance amount in excess of the combined *credit limit*, and is payable immediately in addition to the *minimum payment due* for the month.

merchant refunds means, any retail transaction charged to your credit card that is subsequently cancelled, voided, refunded or reversed.

past due amount means any part of the *minimum payment due* which was due and payable in the preceding month, but left unpaid by the next Statement Date.

principal means the *balance owing* on your credit card accounts excluding any interest, fees and charges. For the purposes of calculating the *minimum payment due*, *principal* includes any annual membership fee when it is due.

supplementary card means, for an *account* for a *credit card*, a *credit card* issued to a person you authorise as a supplementary cardholder on your *account* for the *credit card*.

supplementary cardholder means each person to whom we issue a *supplementary card*.

Product Terms Applicable to:

Credit Card Funds Transfer Programme
Automatic Flexible Payment Scheme
EasyPay Programme
Standard Chartered 360° Rewards Programme
EZ-Link Facility Programme Terms
Credit Card Instalment Loan
0% Interest Instalment Plan
Standard Chartered Spree Credit Card
Standard Chartered Simply Cash Credit Card
Standard Chartered Visa Infinite Credit Card
Standard Chartered Priority Banking Visa Infinite Credit Card
Standard Chartered MANHATTAN S$500 Credit Card
Standard Chartered MANHATTAN Platinum and World Mastercard® Credit Card
Standard Chartered Rewards+ Credit Card
Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card
Standard Chartered Journey Credit Card
Standard Chartered Smart Credit Card
Standard Chartered Beyond Credit Card

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Important Notice

You need to read this document.

This document contains additional terms applicable to you if you use our *credit card*. You must read it in conjunction with our Customer Terms, our *pricing guide*, our Credit Card Terms and any other documents forming our banking agreement.

Key words

The meaning of key words printed *like this* are either explained at the end of this document or our Customer Terms or our Credit Card Terms.

Inconsistency

If there is any inconsistency between the *product terms* and any of our banking agreements relating to any specific *product*, the specific *product terms* prevail.

Part A – Credit Card Funds Transfer Programme Product Terms

1. How does Credit Card Funds Transfer work

1.1 The principal cardholder may apply to transfer the unutilised *credit limit* on the *cardholder's credit card* to any bank account save for the *excluded accounts* as set out subsequently in this Clause 1.1 (such accounts to which funds can be received into are hereinafter referred to as *Credit Card Funds Transfer Designated Account*). This is called *Credit Card Funds Transfer*. *Supplementary cardholder* and *credit cards* with S$500 credit limit are not eligible to apply for *Credit Card Funds Transfer*. An *excluded account* means a *credit card*, personal credit, home renovation loan, personal loan, overdraft, any mortgage loan or any other account we may from time to time designate as an *excluded account*.

1.2 The minimum *Credit Card Funds Transfer* amount is S$1,000 and the maximum is 95% of the total available *credit limit* of the *credit card account* at the time of processing the *application*.

1.3 If the transfer is to a foreign currency *account* held with any financial institution, including us, the amount to be transferred must be indicated in Singapore Dollars. We will only transfer the approved amount in Singapore Dollars to the financial institution where the foreign currency *account* is kept.

1.4 Unless we agree otherwise, *Credit Card Funds Transfer* is not eligible for reward, rebate or mileage programme awards.

1.5 There are 2 categories of *Credit Card Funds Transfer* available:-

(i) non-instalment repayment *Credit Card Funds Transfer*; and

(ii) instalment repayment *Credit Card Funds Transfer*.

1.6 We may open a new *Credit Card Funds Transfer account* in the name of the principal *cardholder* for the purpose of the *Credit Card Funds Transfer* if we approve the *Credit Card Funds Transfer application*. If we do so, clauses 6 and 9 of our Credit Card Terms apply.

1.7 We may make payment to the *Credit Card Funds Transfer Designated Account*, and either debit the *cardholder's credit card account*, or the *cardholder's Credit Card Funds Transfer account* as we deem appropriate by such approved *Credit Card Funds Transfer* amount.

1.8 We will advise the principal *cardholder* of our decision on the *Credit Card Funds Transfer application* (i) (if your application is rejected) by way of a letter or (ii) (if your application is approved) by way of a letter or by reflecting the transaction on the statement. We may make payment prior to the letter or statement being received by the principal *cardholder*.

1.9 The principal *cardholder* may not withdraw the *application* for *Credit Card Funds Transfer* once payment has been effected.

1.10 We reserve the right to decline the application or approve the application with a lower *Credit Card Funds Transfer* amount than the amount applied for without any reason whatsoever, including where the total available *credit limit* of the *credit card account* has been reached.

2. Promotional interest rate

2.1 We may offer a promotional interest rate on a non-instalment repayment *Credit Card Funds Transfer* during a promotional period. This is called a *promotional transaction*. Each approved *Credit Card Funds Transfer* amount debited to the *credit card account* or *Credit Card Funds Transfer account* will be treated in the same way as a charge arising from a normal *card* transaction and will be reflected in the statement.

2.2 We charge interest on the *Credit Card Funds Transfer* balance in respect of any relevant *promotional transaction* at the promotional interest rate during the promotional period and then at the prevailing interest rate when the promotional period comes to an end.

2.3 If the principal *cardholder* and/or his/her *supplementary cardholder* defaults on any payment in respect of their respective *credit card accounts* or any other credit facilities with us during the promotional period or as we deem appropriate at our reasonable discretion, a late payment interest will be charged to all *accounts*. We shall also be entitled to withdraw the promotional interest rate and charge applicable finance charges, and/or late payment charges at such rate as we may determine. Interest applies from the date the transfer application is approved until the principal *cardholder* repays the *Credit Card Funds Transfer* balance in full. The promotional interest rate will not be applicable to existing outstanding balances, fees and charges associated with *Credit Card Funds Transfers* or other *credit card* transactions.

2.4 When a promotional interest rate is offered on an instalment repayment *Credit Card Funds Transfer*, the *Credit Card Funds Transfer* amount may be debited to the *credit card account* or *Credit Card Funds Transfer account* in instalments over such instalment tenure applicable at the time of the transfer or in any other manner as we deem fit. Each instalment debited to the *credit card account* or *Credit Card Funds Transfer account* will be treated in the same way as a charge arising from a normal *card* transaction and will be reflected in the statement.

2.5 We reserve the right to impose fees for the *Credit Card Funds Transfer*. The fees chargeable will be calculated based on the *Credit Card Funds Transfer* amount approved by us and will be charged to the *Credit Card Funds Transfer* account upon the approval of the application.

2.6 You have to make minimum payment stated in the statement even if there is no interest chargeable.

3. Interest rate

3.1 Interest for the instalment is calculated on a front-end add-on method by multiplying the approved *Credit Card Funds Transfer* amount by the specified interest rate for the full instalment tenure.

3.2 The amount of each instalment will be calculated by taking the aggregate of

(a) the *Credit Card Funds Transfer* amount;

(b) the applicable interest over the instalment tenure; and

(c) the applicable insurance fee as stated in the application form,

then dividing the sum total by the number of months constituting the instalment tenure.

3.3 However, we reserve the discretion to determine and apportion, the amount comprised in an instalment which relates to the repayment of the *Credit Card Funds Transfer* amount and the payment of interest.

3.4 We may apportion the interest as follows :-

(a) equally in each instalment throughout the instalment tenure;

(b) by applying *rule of 78* method to determine the amount of interest which is attributed to each instalment; or

(c) any means we consider fit.

4. Repayment, conversion or account cancellation

4.1 Upon any early repayment or account cancellation, the *cardholder* will be liable for the full *Credit Card Funds Transfer* balance and the finance and interest charges for all instalments for the full instalment tenure. If finance charges are already being applied to the *credit card account* or *Credit Card Funds Transfer account*, such charges will also apply to instalments as and when charged to the *credit card account* or *Credit Card Funds Transfer account*.

4.2 The available *credit limit* in the *cardholder's credit card account* will be provisionally reduced by an amount equal to the *Credit Card Funds Transfer* amount upon us approving the transfer *application*, and will be progressively restored by the amount of each instalment paid and received by us.

5. [Intentionally omitted]

Part B – Automatic Flexible Payment Scheme Product Terms

6. Applicability of the scheme

6.1 This scheme applies only to Standard Chartered Platinum Access *credit cards*.

6.2 This scheme is not applicable for any *cash advance*, non-instalment repayment *Credit Card Funds Transfer* and 0% instalment plan transactions and any other promotions or transactions we may exclude.

7. How does the scheme work

7.1 Certain *credit card* transactions above the minimum *card* transaction amount will automatically qualify for the scheme and will be automatically converted into instalments payable over a certain number of months in any amount we may approve.

7.2 The *cardholder* authorises us to bill the *credit card account* for the transaction that qualifies for the scheme until full payment of all the instalments have been paid to us. We will include the amount of all approved instalments in calculating the *cardholder*'s available *credit limit*.

8. Interest, fees and charges

8.1 Interest and administrative fee are chargeable under the scheme at a rate determined by us. Administrative fee is chargeable on each approved *card* transaction. *Cardholder* must pay the administrative fee together with the first instalment appearing in the statement.

8.2 *Cardholder* must pay a cancellation fee of S$50 immediately if:

(a) the scheme is terminated;

(b) the card is terminated; or

(c) any early repayment of the scheme.

The *cardholder* remains liable for the principal purchase amounts at all times.

Part C – EasyPay Programme Product Terms

9. [Intentionally omitted]

10. How does the programme work

10.1 The *cardholder* may apply for the EasyPay within the promotion period indicated by us.

10.2 Upon *approval* of each EasyPay *application*, the *cardholder* must pay for the approved *credit card* transactions in the approved instalments over such number of months in such amounts as we may approve. The EasyPay Programme will not be available to any *credit card account* of a *cardholder* who has elected to pay only the *minimum payment due* on any statement, whether or not the minimum sum includes any approved instalment.

10.3 We will bill the *credit card account* for the approved instalments from the time the application is approved until full payment of all approved instalments is made. The amount of all approved instalments will be included in calculating the *credit limit* of the *cardholder* at any one time.

10.4 EasyPay *applications* must be made within 30 days from the date of the *card* transaction within the promotion period or within such other time we may allow.

10.5 EasyPay is not applicable for any *cash advance*, *Credit Card Funds Transfer* and 0% instalment plan transactions, and such other promotions and transactions we may determine.

10.6 We may require that EasyPay be applicable only to certain *credit card* transactions of a specified minimum value.

10.7 All EasyPay applications are subject to the Bank's approval. Regardless of whether the EasyPay application is approved or rejected, the cardholder is still required to make payment on the total outstanding balances and/or minimum payment due reflected on the cardholder's credit card statement(s) by the payment due date, failing which interest and/or late payment and finance charges may apply.

11. Fees and charges

11.1 Each EasyPay *application* is subject to a non-refundable service fee amounting to a certain percentage of the *card* transaction amount. There is also a minimum service fee chargeable. Unless we agree otherwise, the service fee is payable in full together with the first approved instalment as appearing in the statement.

11.2 A one-time cancellation fee of S$150 will be payable immediately if there is any termination of any approved instalment plan, early repayment of the approved instalments or on termination of the *card*.

Part D – Standard Chartered 360° Rewards Programme

12. The programme at a glance

12.1. You can earn *360° Rewards Points* (also referred to as *points* throughout these terms) under this *360° Rewards Programme* when you use an eligible *credit card* in the manner specified below, and when you establish, and maintain certain *products* or perform certain activities. Unless we agree otherwise, you may redeem your *360° Rewards Points* for E-Vouchers or Transfer Partner Miles via the Mileage Transfer Programme (as defined in Clause 22 below).

12.2. These terms set out how you can earn *360° Rewards Points* and how you can redeem rewards such as E-Vouchers or Transfer Partner Miles as described online at our website. You must read these terms together with our Customer Terms, our Credit Card Terms, and any other documents forming our banking agreement (*Applicable Terms*). In the event of inconsistency, these terms prevail only to the extent of such inconsistency. Terms printed *like this (in italics)*, if not defined in these terms, are either defined in our Customer Terms or our Credit Card Terms.

12.3. By participating in this *360° Rewards Programme*, you agree to be bound by the *Applicable Terms* and any amendment we make to these *Applicable Terms*, and you consent to, and authorise us to disclose information regarding you and your *card account* to *merchants* or suppliers who supply the rewards for the purpose of this *360° Rewards Programme*.

13. Eligibility

13.1. Unless we agree otherwise, in order to participate in this *360° Rewards Programme*, you must be a principal *cardholder* holding a Standard Chartered VISA or Mastercard *credit card* (excluding Simply Cash Credit Card, Spree Credit Card, Cashback Visa Gold, Cashback Mastercard Gold, the MANHATTAN Cards (S$500 Card/Gold/ Platinum/ World Mastercard, and *co-brand card*) issued in Singapore which is valid, subsisting and in good standing.

13.2. We reserve the discretion to determine your eligibility to participate in this *360° Rewards Programme*. You are not eligible to participate or will be immediately disqualified from participating in this *360° Rewards Programme* if:

13.2.1. any of your principal *credit card accounts* has been suspended, terminated or closed;

13.2.2. you face any legal proceeding or any threat thereof;

13.2.3. any of your *accounts* with us is or becomes not in good standing, delinquent or unsatisfactorily conducted for any reason;

13.2.4. you die or become incapacitated;

13.2.5. you become insolvent; or

13.2.6. you breach or have breached any other term of our banking agreement.

13.3. If you are disqualified from participating in this *360° Rewards Programme*, all unused *points* then accrued shall be immediately forfeited and not be available for use, and all E-Vouchers or rewards that are allocated or issued to you shall not be available for use, without any payment or compensation to you.

13.4. For clarity, the termination of a *supplementary card account* will not disqualify the principal *cardholder* from participating in this *360° Rewards Programme* unless we determine otherwise.

13.5. All benefits accrued under this *360° Rewards Programme* (whether *360° Rewards Points*, rewards (e.g. E-Vouchers, Points to Cash or Miles) or redemption points, called in any name) by the principal *cardholder* or the *supplementary cardholder* (including *360° Rewards Points* earned by a *supplementary cardholder*) will be given to the principal *cardholder* and may be used only by the principal *cardholder* for redemption of rewards.

14. How do you earn 360° Rewards Points?

14.1. Under this *360° Rewards Programme*, you can earn monthly *360° Rewards Points* when:

14.1.1. you spend on an eligible *credit card* issued by us in Singapore (*Credit Card Spend Rewards*); and

14.1.2. you hold the *products* in the *Product Categories*, and meet other qualifications and requirements (for example, minimum balance or minimum spend requirements) (*Relationship Rewards*), in the applicable calendar month.

14.2. For clarity, you are able to earn *360° Rewards Points* for both *Credit Card Spend Rewards* and *Relationship Rewards* if you meet all of the conditions set out for each category. The number of *360° Rewards Points* rewarded differs depending on the customer segment you are in (i.e. whether you are our Private Banking, Priority Banking, Preferred Banking or Personal Banking customer).

14.3. Credit Card Spend Rewards

14.3.1. *Cardholders* will earn monthly *360° Rewards Points* based on the amount of *card* retail transactions posted to the applicable *card account* on a daily basis and rounded to the nearest whole number in the applicable statement month.

14.3.2. Unless otherwise stated, all eligible *credit cards* earn 1 point for every S$1 of retail transaction that is successfully charged to the *credit card*. This is known as 1x reward. However, you may be rewarded with more *360° Rewards Points* (i.e. on a multiplier of more than 1x) depending on the customer segment you are in and/or the *Credit Card spend*.

14.3.3. You will not earn *360° Rewards Points* for transactions listed under the Standard Chartered Credit Cards Retail Transaction Exclusions.

14.4. Relationship Rewards

14.4.1. If you are our:

(a) Private Banking or Priority Banking customer, we will reward you with *360° Rewards Points* based on the average or outstanding balances maintained in the applicable *Product Categories* held with us; or

(b) Preferred Banking or Personal Banking customer, we will reward you with *360° Rewards Points* based on *Product Categories* held with us.

15. Priority Banking 360° Rewards Programme

Please read this part together with our Priority Banking Services And Privileges International Terms And Conditions. This Part applies only if you meet the eligibility criteria set out in Clause 15.1 below.

15.1. **Eligibility**

15.1.1. If you are our Private Banking or Priority Banking customer holding Standard Chartered Priority Banking Visa Infinite/ Visa Infinite Credit Card (*Visa Infinite Card*), you are eligible to be rewarded under this Priority Banking *360° Rewards Programme*. For clarity, Private Banking customers will not earn *360° Rewards Points* on any private banking product under this Priority Banking *360° Rewards Programme*.

15.1.2. The *Visa Infinite Card account* must be valid, subsisting, and in good standing to participate in this Priority Banking *360° Rewards Programme*.

15.1.3. The *Relationship Rewards* awarded under this Priority Banking *360° Rewards Programme*, in the form of *360° Rewards Points*, will be credited to the valid principal *Visa Infinite Card account*.

15.1.4. You will not be able to participate or will be immediately disqualified from participating in this Priority Banking *360° Rewards Programme* if your *Visa Infinite Card* becomes suspended, terminated or delinquent at any time.

15.2. Priority Banking Credit Card Spend Rewards

15.2.1. You get 2.5 points for every S$1 you spend on your Visa Infinite Card.

15.2.2. If you are our Private Banking or Priority Banking customers holding Visa Infinite Card, you get 2.5 points for every S$1 you spend.

15.2.3. If you are our Preferred Banking or Personal Banking customer holding Visa Infinite Card, you get 1 point for every S$1 you spend.

15.2.4. Subject to Clause 13.2 above, your *360° Rewards Points* earned on your *Visa Infinite Card* do not expire as long as your *Visa Infinite Card* remains valid.

15.3. Priority Banking Relationship Rewards

15.3.1. If you:

(a) are the principal *cardholder* of the *Visa Infinite Card*;

(b) are the primary *account* holder of any of the *products* within the applicable *Product Category*;

(c) charge at least S$500 worth of retail transaction(s) to your *Visa Infinite Card* in a particular calendar month; and

(d) are a primary account holder of a current *account* (whether in joint names or single name) with us,

you can earn the number of *360° Rewards Points* described in the applicable *Product Category* sections below for the calendar month in which the terms herein are satisfied.

15.3.2. For clarity, you will not earn *360° Rewards Points* for any calendar month in which you fail to meet any of the requirements set out in Clause 15.3.1. Clause 15.3.1(d) above does not apply to existing *Visa Infinite Cards* approved and issued before 1 August 2011.

15.3.3. If you are our Personal Banking customer holding a *Visa Infinite Card*, you will be eligible for *Credit Card Spend Rewards* set out in Clause 15.2 but you will not be eligible for the *Relationship Rewards* set out in Clause 15.3.

15.3.4. If you hold multiple *accounts* within the same *Product Category*:

(a) the points awarded for such multiple *accounts* will be computed based on the combined balance of such *products*. For example, if you have 2 *Current and/or Savings Accounts* where each account has a balance of S$5,000 (i.e. combined balance of S$10,000), the points to be awarded will be computed based on the combined balance of S$10,000, and you will receive 10 points.

(b) For Current and/or Savings Accounts, please note that any balances in your overdraft account(s) will also be considered in the computation of the combined balance of such accounts. In other words, if you have an overdraft facility on any of your Current and/or Savings Accounts, the points awarded will be computed based on:

i. the sum of the balances in all your Current and/or Savings Accounts that do not have an outstanding overdraft facility, less

ii. the sum of the balance(s) in all your Current and/or Savings Accounts that have an outstanding overdraft facility; and

(c) you can only earn up to the maximum *360° Rewards Points* that can be awarded under the applicable *Product Category* per calendar month.

15.4. Mortgage Loans

15.4.1. If you hold at least one *Mortgage Loan* with an outstanding balance of at least S$100,000 in a calendar month, you will be awarded 10 points for every S$10,000 of outstanding balance that remains outstanding on all of your *Mortgage Loans* for that calendar month.

15.4.2. *360° Rewards Points* awarded for holding *Mortgage Loans* in any calendar month will be calculated based on the combined balance that remains outstanding on all of your *Mortgage Loans* at the close of the preceding calendar month.

15.4.3. The maximum *360° Rewards Points* that can be awarded under this *Product Category*, regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month. For example, if you have S$6,000,000 of outstanding balance on your *Mortgage Loan* at the end of January, you will be awarded the maximum *360° Rewards Points* of 5,000 points under this *Product Category* for January even though the actual computation of points to be earned works out to be: S$6,000,000 X 10 / 10,000 = 6,000 points.

15.5. Investments

15.5.1. If you hold Selected Investments with us in a calendar month, you will be awarded 25 points for every S$10,000 of average monthly balance maintained across all of your Selected Investments for that calendar month. With effect from 1 July 2020 (inclusive of this date), you will only be awarded 5 points for every S$20,000 of average monthly balance maintained across your selected investments for that calendar month.

15.5.2. *360° Rewards Points* awarded for this *Product Category* will be calculated based on the average daily balance maintained in all of your Selected *Investments* accounts for the applicable calendar month.

15.5.3. The maximum *360° Rewards Points* that can be awarded under this *Product Category,* regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month. With effect from 1 July 2020 (inclusive of this date), the maximum 360° Rewards Points that can be awarded under this Product Category will be 500 points per Calendar month.

15.6. Current and/or Savings Accounts

15.6.1. If you hold at least one *Current and/or Savings Account* in a calendar month, you will be awarded 10 points for every S$10,000 of average monthly balance maintained in all of your local and foreign currency *Current and/or Savings Accounts* for that calendar month.

(a) *360° Rewards Points* awarded for this *Product Category* will be calculated based on the average daily balance of all local and foreign currency *Current and/ or Savings Accounts* maintained for the applicable calendar month. For Current and/or Savings Accounts, please note that any balances in your overdraft account(s) will also be considered in the computation of the combined balance of such accounts. In other words, if you have an overdraft facility on any of your Current and/or Savings Accounts, the points awarded will be computed based on:

i. the sum of the balances in all your Current and/or Savings Accounts that do not have an outstanding overdraft facility, less

ii. the sum of the balance(s) in all your Current and/or Savings Accounts that have an outstanding overdraft facility.

15.6.2. *Current and/or Savings Accounts* held in foreign currency, will be converted to local currency, SGD(S$) at a rate we determine for the purposes of computing the number of *360° Rewards Points* to be awarded based on the converted balance.

15.6.3. The maximum *360° Rewards Points* that can be awarded under this *Product Category,* regardless of the number of *accounts* you hold within this *Product Category,* is 5,000 points per calendar month.

15.7. Fixed Deposits

15.7.1. If you hold at least one *Fixed Deposit* account in a calendar month, you will be awarded 10 points for every S$10,000 of average monthly balance maintained in all of your local and foreign currency *Fixed Deposit accounts* for that calendar month.

15.7.2. *360° Rewards Points* awarded for this *Product Category* will be calculated based on the daily balance of all local and foreign currency *Fixed Deposit accounts* maintained for the applicable calendar month.

15.7.3. *Fixed Deposits* held in foreign currency, will be converted to local currency, SGD(S$) at a rate we determine for the purposes of computing the number of *360° Rewards Points* to be awarded based on the converted balance.

15.7.4. The maximum *360° Rewards Points* that can be awarded under this *Product Category,* regardless of the number of *accounts* you hold within this *Product Category,* is 5,000 points per calendar month.

Please see Clause 26 for a summary table of the Priority Banking *360° Rewards Programme*.

16. Preferred Banking 360° Rewards Programme

Please read this part together with our Singapore Preferred Banking Services and Privileges Terms and Conditions. This Part applies only if you meet the eligibility criteria set out in Clause 16.1 below.

16.1. Eligibility

16.1.1. If you are our Preferred Banking customer holding:

(a) Standard Chartered Preferred World Mastercard *credit card* (*Preferred World Credit Card*); and

(b) Preferred line of credit or current *account* with us,

you are eligible to be rewarded under this Preferred Banking *360° Rewards Programme*.

16.1.2. The *Relationship Rewards* awarded under this Preferred Banking *360° Rewards Programme*, in the form of *360° Rewards Points*, will be credited to the valid *Preferred World Credit Card account*.

16.1.3. Your *Preferred World Credit Card* or Preferred line of credit or current *account* must be valid, subsisting, and in good standing to participate in this Preferred Banking *360° Rewards Programme*.

16.1.4. You will not be able to participate or will be immediately disqualified from participating in this Preferred Banking *360° Rewards Programme* if your *Preferred World Credit* Card becomes suspended, terminated or delinquent at any time.

16.2. Preferred Banking Credit Card Spend Rewards

16.2.1. You get 1.5 points for every S$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is less than S$1,500.

16.2.2. You get 2.5 points for every S$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is S$1,500 or more.

16.2.3. If you are our Private Banking, Priority Banking or Personal Banking customer holding a *Preferred World Credit Card* and a Preferred current *account*, you will be eligible for the following *Credit Card Spend Rewards*:

(a) 1 point for every S$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is less than S$1,500; and

(b) 2 points for every S$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is S$1,500 or more. However, you will not be eligible for the *Relationship Rewards* set out in Clause 16.3.1 below.

16.3. Preferred Banking Relationship Rewards

16.3.1. If you:

(a) are principal *cardholder* of the *Preferred World Credit Card*;

(b) are the primary *account* holder of a *product* within the *Product Category*; and

(c) charge at least S$250 worth of retail transaction to your *Preferred World Credit Card* in a particular calendar month, you will earn the following *360° Rewards Points:*

i. 125 points for each of the following *Product Categories* maintained with us in that calendar month: *Mortgage Loans*, *Current and/or Savings Accounts*, and *Fixed Deposit*, where the minimum average balance of any *Current and/or Savings Account* and/or *Fixed Deposit* account is more than S$1. For Current and/or Savings Accounts, please note that any balances in your overdraft account(s) will also be considered in the computation of the combined balance of such accounts. In other words, if you have an overdraft facility on any of your Current and/or Savings Accounts, the points awarded will be computed based on:

a. the sum of the balances in all your Current and/or Savings Accounts that do not have an outstanding overdraft facility, less

b. the sum of the balance(s) in all your Current and/or Savings Accounts that have an outstanding overdraft facility;

ii. 125 points for performing at least one *Online Banking transaction* in that calendar month except for the payment of bills via *Online Banking* through a *credit card account*;

iii. 250 points for holding Selected *Investments* in that calendar month. With effect from 1 July 2020 (inclusive of this date), you will only be awarded 10 points for holding Selected Investments in that calendar month.

(d) are a primary account holder of a current account (whether in joint names or single name) with us, you can earn the number of 360° Rewards Points described in the applicable Product Category sections above for the calendar month in which the terms herein are satisfied.

16.3.2. For clarity, (a) you will not earn *360° Rewards Points* for any calendar month in which you fail to meet any of the requirements set out in Clause 16.3.1, and (b) the points described in Clause 16.3.1 are the maximum number of *Relationship Rewards* points you can earn in a calendar month regardless of the number of *accounts* you may hold within the same *Product Category* in that calendar month. For example, if you have 3 *Current and/or Savings Accounts* with us in January, you will only be awarded 125 points for holding 3 products within the same *Product Category* of *Current and/or Savings Accounts*.

Please see Clause 26 below for a summary table of the Preferred Banking *360° Rewards Programme*.

17. Personal Banking 360° Rewards Programme

This Part applies only if you are our Personal Banking customer holding a *Platinum Card* and maintaining a current *account* or Salary Advance *account*.

17.1. Eligibility

17.1.1. If you are our Personal Banking customer holding the following with us:

(a) *Platinum Card*; and

(b) Salary Advance *account*; or

(c) current *account* (except a current *account* that is linked to a *Personal Credit account*),

you are eligible to be rewarded under this Personal Banking *360° Rewards Programme*.

17.1.2. The current *account* must not be linked to a *Personal Credit account.* The *accounts* of all of the above-mentioned products must be valid, subsisting, and in good standing to participate in this Personal Banking *360° Rewards Programme*.

17.1.3. The following cards are not eligible to earn rewards under this Personal Banking *360° Rewards Programme*: Standard Chartered Platinum Access *credit card*, Standard Chartered Business Platinum *credit card*, MANHATTAN *credit card*, Standard Chartered CashBack *cards*, Simply Cash credit card or any other Standard Chartered *co-brand cards*.

17.1.4. The *360° Rewards Points* awarded under this Personal Banking *360° Rewards Programme* will be credited to the principal *Platinum Card account*. If you have more than one *Platinum Card*, the *360° Rewards Points* will be credited to the valid principal *Platinum Card* with the smallest 16-digit *Platinum Card* number.

17.1.5. You will not be able to participate or will be immediately disqualified from participating in this Personal Banking *360° Rewards Programme* if any of the *accounts* of the products listed in Clause 17.1.1 becomes suspended, terminated or delinquent at any time.

17.2. Personal Banking Credit Card Spend Rewards

17.2.1. You get 1 point for every S$1 you spend, if your total *card* spend reflected in your statement in any particular month is less than S$1,000.

17.2.2. If you hold a current *account* with us, you get 2 points for every S$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is S$1,000 or more (*double Rewards Points*). You will enjoy the *double Rewards Points* automatically if you already have an existing current *account* with us

17.2.3. If you are our Private Banking, Priority Banking or Preferred Banking customer holding a *Platinum Card* and maintain a current *account* with us, you will be eligible for the *Credit Card Spend Rewards* stated in clauses 17.2.1 and 17.2.2.

However, you are not eligible for Personal Banking Relationship Rewards in Clause 17.3.

17.3. Personal Banking Relationship Rewards

17.3.1. If you:

(a) are the principal *cardholder* of one or more *Platinum Cards*;

(b) are the primary *account* holder of a *product* within the *Product Category*; and

(c) charge at least S$250 of retail transactions to any single *Platinum Card* in a particular calendar month,

you can earn the following *360° Rewards Points* in respect of the applicable *Product Category*:

i. 50 points for each of the following *Product Categories* maintained with us in that calendar month: *Mortgage Loans*, *Current and/ or Savings Accounts*, and *Fixed Deposit*, where the minimum average balance of any *Current and/or Savings Account* and/or *Fixed Deposit* account is more than S$1.

For Current and/or Savings Accounts, please note that any balances in your overdraft account(s) will also be considered in the computation of the combined balance of such accounts. In other words, if you have an overdraft facility on any of your Current and/or Savings Accounts, the points awarded will be computed based on:

a. the sum of the balances in all your Current and/or Savings Accounts that do not have an outstanding overdraft facility, less

b. the sum of the balance(s) in all your Current and/or Savings Accounts that have an outstanding overdraft facility;

ii. 50 points for performing at least one Online Banking transaction in that calendar month except for the payment of bills via online banking through a credit card account;

iii. 100 points for holding Selected *Investments* in that calendar month. With effect from 1 July 2020 (inclusive of this date), you will only be awarded 10 points for holding Selected Investments in that calendar month.

(d) are a primary account holder of a current account (whether in joint names or single name) with us, you can earn the number of 360° Rewards Points described in the applicable Product Category sections above for the calendar month in which the above and the terms here are satisfied.

17.3.2. For clarity, the points described in Clause 17.3.1 are the maximum number of *Relationship Rewards* points you can earn in a calendar month regardless of the number of *Platinum Cards* you hold with us, and the number of *accounts* you may hold within any *Product Category in* that calendar month. For example, if you fulfill the requirements set out in clauses 17.3.1(a) to (c) for both *Platinum Cards* that you hold with us in a calendar month, and hold 3 *Mortgage Loans* in such calendar month, you will only be awarded with 50 points for these *Mortgage Loans.*

Please see Clause 26 below for a summary table of the *Personal Banking 360° Rewards Programme*.

18. 360° Rewards Points Transfer

18.1. If you terminate the *account* of an eligible *credit card*, and subsequently establish another *credit card account* that is eligible to earn *360° Rewards Points*, any *360° Rewards Points* credited to the terminated *credit card account* will not be transferred to the new *credit card account*.

18.2. Subject to Clause 18.1, you can transfer *360° Rewards Points* to any nominated family member or friend (*nominee*) who holds a *credit card* that is eligible to earn *360° Rewards Points* and such *credit card* is valid, subsisting, and in good standing. For clarity, *360° Rewards Points* can only be transferred to principal *cardholders*.

18.3. A fee of S$10 will be charged for every 100,000 of *360° Rewards Points* transferred to each nominee's *credit card account*. For *cardholders* of the *Visa Infinite card*, no charges will apply.

18.4. You can nominate up to a maximum of 5 nominees to transfer the *360° Rewards Points* to.

18.5. You can only transfer *360° Rewards Points* if you and the nominee are not disqualified from participating in this *360° Rewards Programme* under Clause 13.2, and both of you comply with these terms.

18.6. *360° Rewards Points* transferred will follow the expiry date of the points of the nominated *account*.

18.7. All expired *360° Rewards Points* cannot be transferred.

18.8. Unless we agree otherwise, once the application to transfer the *360° Rewards Points* has been processed, it is irrevocable and cannot be reversed, cancelled or altered.

19. Redemption of 360° Rewards Points

19.1. If you comply with all of the conditions of the *360° Rewards Programme* and have the required *360° Rewards Points*, you may select and redeem any one or more of the rewards featured in the *360° Rewards Programme* catalogue, our website or in any other publications in any medium, via any redemption channel we make available to you from time to time. The use of any particular channel for redemption will be governed by its applicable terms and conditions which are then in force, and the use of such channel or your act of redeeming through such channel indicates your acceptance of such terms.

19.2. For clarity:

19.2.1. only principal *cardholders* whose *credit card accounts* are valid, subsisting, and in good standing at the point of redemption are eligible to redeem the awarded *360° Rewards Points*; and

19.2.2. only *360° Rewards Points* that are awarded and reflected in the latest issued monthly statement or such other date as may be determined by us at our discretion are redeemable.

19.3. Subject to availability and provided that a cardholder has sufficient *360° Rewards Points* for rewards featured in the *360° Rewards Programme* catalogue, the cardholder may use the *360° Rewards Points* as follow:

a) aggregated across all the eligible credit card accounts for E-voucher redemption

b) aggregated across (i) Visa Infinite Cards or (ii) all other credit cards at the respective conversion rates for Miles redemption

c) on card account level for Points to Cash redemption and Points Transfer

With the exception of clauses 19.3 b.(i) and 19.3 c, the relevant 360° Rewards Points will be deducted respectively from any of the eligible credit card account with the *360° Rewards Points* expiring at the earliest date

19.4. *360° Rewards Points* may be deducted to offset, in full or in part, the annual fee of the applicable *credit card* when the annual fee is due (as set out in the table below). Sufficient *360° Rewards Points* must be set aside if you would like to offset the annual fee of your applicable *credit card* with *360° Rewards Points*.

Credit Card	360° Rewards Points required to offset Annual Fee (with effect from 1 October 2021)
Priority Banking Visa Infinite	50,000
Visa Infinite	N.A.
Mastercard World (For Preferred World Mastercard only)	37,500
Visa Signature	45,000
Platinum	30,000
Gold	30,000
Classic	30,000
$500 Cards	5,000

19.5. Redemption requests made via any other redemption channel provided by us are deemed to be made by the principal *cardholder* when *points h*ave been deducted to process the redemption requests, or, in the case of an online redemption, an acknowledgement of redemption is reflected on the redemption webpage.

19.6. The estimated period for processing of a redemption request is up to 5 working days. For clarity, this processing period excludes the time period for sending the email confirming the successful redemption or transferring of KrisFlyer Miles or Asia Miles. Successful redemption of E-voucher, an email confirming the successful redemption will be send to the registered email address of the principal card holder. For Points to Cash, the amount will be credited into the principal cardholder's credit card.

19.7. *360° Rewards Points* required for redemptions will be deducted from the *cardholder's credit card account* when the redemption request is accepted and processed successfully by us. In events where redemptions are made using a combination of *360° Rewards Points* and cash, the cash amount required for the applicable redemption will be immediately charged to the cardholder's *credit card account* when the redemption request is accepted and processed successfully by us. Such redemption where a combination of *360° Rewards Points* and cash is used is also referred to as partial redemption. No instruction from a cardholder relating to any redemption request can be revoked or cancelled once the *360° Rewards Points* are deducted.

19.8. All redemption requests will be processed on a first come, first-served basis, and no request to expedite any redemption request will be entertained. All requests are subject to the accumulation of sufficient *360° Rewards Points*, credit limit of the credit card and availability of rewards. If a *credit card account* does not contain sufficient *360° Rewards Points* or credit limit required for the charging of the cash amount for a partial redemption, then the redemption request will be rejected.

19.9. All *360° Rewards Points* deducted for purpose of processing redemption request cannot be refunded or restored or transferred back to any *credit card account*.

20. Redemption of E-Vouchers

20.1. When you redeem your *360° Rewards Points* for an E-voucher, the redemption code would be available in your order history after an email confirming the successful redemption is send to the registered email address of the principal card holder upon successful redemption.

20.2. By redeeming your 360° Rewards Points for an E-Voucher, you consent and authorize Standard Chartered Bank (Singapore) Limited to disclose your information to relevant third parties (including but not limited to the merchants) for the purpose of administering your redemption of the E-Voucher.

20.3. The E-voucher will be valid for 3 months from the day the email confirming the successful redemption is send to the registered email address. To utilize the E-voucher, you must load the redemption code into the respective merchant's mobile app.

20.4. Any payments required in connection with the redemption of the E-Voucher are to be made with the *credit card*.

20.5. Redemption of the E-Voucher is subject to availability and additional conditions as may be imposed by the merchant. These are specified either in the rewards catalogue or by the *merchant* at the point of redemption. If the *merchant* is, for any reason, unable to supply the product or service stated in the E-Voucher, the *merchant* may supply alternative products or services of similar quality and price to you.

20.6. It is your responsibility to arrange or make, any additional meals, transportation or accommodation arrangement or any other incidental arrangements made in connection with any E-Voucher.

20.7. Unless otherwise indicated, no minimum purchase is required and multiple E-Vouchers can be used in a single transaction.

20.8. A redemption once made, may not be cancelled nor is it refundable or exchangeable for cash or any kind, *360° Rewards Points*, any other E-Voucher or merchandise.

20.9. We may, but are not obliged to, replace a lost, damaged or stolen E-Voucher on your written request. We may charge a service fee of S$10 for the replacement or exchange of any E-Voucher and the full retail value of any used/redeemed E-Voucher which was reported lost by you.

20.10. Issuance of an E-Voucher does not constitute a reservation. You are responsible for making any and all reservations or other arrangements as may be appropriate or required. You are also responsible for notifying the *merchant* and paying any ancillary costs in connection with using any E-Voucher.

20.11. We are not an agent of the *merchant* and make no representation as to the quality of the goods and services provided. Any disputes about the quality of the product or the services rendered should be resolved directly with the respective *merchant*.

20.12. Unless otherwise stated, all E-Vouchers must be utilised by the expiry date as stated. No extensions or cancellations or replacement will be granted beyond the expiry date.

21. Redemption of Points to Cash

21.1. For Points to Cash, the cash credit will be credited into the principal cardholder of the card selected during the point of redemption.

21.2. The estimated period for processing of a Points to Cash redemption is within 5 working days.

21.3. You can effect the Points to Cash redemption at the following conversion rate:

Credit Card	360° Rewards Points required	Cash Credit Amount
Smart Card	3200	SGD$10
All other Credit Cards	40350	SGD$100

22. Mileage Transfer Programme

These terms apply if you participate in the conversion of *360° Rewards Points* to frequent flyer miles offered under the Singapore Airlines KrisFlyer programme ("KrisFlyer Miles") or Asia Miles programme ("Asia Miles"), herein known as the Mileage Transfer Programme. You must be our principal *cardholder* to participate in Mileage Transfer Programme.

22.1. Participation in our Mileage Transfer Programme is also subject to the terms and conditions stipulated by Singapore Airlines Limited for KrisFlyer Miles or Asia Miles Limited for Asia Miles.

22.2. There is no enrolment fee to participate in our Mileage Transfer Programme.

22.3. You can effect the transfer of KrisFlyer Miles or Asia Miles at the conversion rate of 25000 points for 10000 miles for *Visa Infinite Card* and Journey Credit Card. 34500 points for 10000 miles for all other *360° Rewards Points* earning credit cards or at such other rate as we may specify from time to time.

22.4. For conversion of *360° Rewards Points* to KrisFlyer miles, a transfer fee of S$27.25 (inclusive of GST) is chargeable for each redemption. Transfer fee is strictly not waivable.

22.5. Approximately 5 working days are required to process the transfer of *360° Rewards Points* to miles. It may take up to 20 working days in the event where investigation may be necessary to resolve any discrepancy or issue in relation to the transfer of miles. Urgent requests to expedite such a transfer will not be entertained. Once an application to transfer *360° Rewards Points* for KrisFlyer Miles or Asia Miles has been approved by us, no amendment or cancellation or reversal will be allowed.

22.6. You will not receive any voucher or confirmation regarding the transfer. However, you can check with the partner airline for an update of accumulated miles.

21.7. We are not responsible for any fraud or unsuccessful transfer. In the latter case, your *360° Rewards Points* will be reinstated to your credit card account and no notification will be given if transfer is unsuccessful due to insufficient *360° Rewards Points*.

22.8. We are not responsible for the KrisFlyer Miles or Asia Miles, which have been successfully transferred, or for the actions of the individual airline in connection with the Mileage Transfer Programme.

22.9. The partner airline reserves the right to change its Mileage Transfer Programme terms and conditions, including regulations, policies, benefits, conditions of participating or mileage levels, in whole or in part at any time with or without notice, even though such. changes may affect the value of the mileage already accumulated.

22.10. All KrisFlyer Miles or Asia Miles redeemed by you must be credited to your own individual account under your name.

23. Redemption of 360° Rewards Points to offset Prudential insurance premium payments

23.1. These terms apply to the eligible cardholders of the following *credit cards* issued by Standard Chartered Bank (Singapore) Limited: Prudential Visa Signature, Prudential Platinum, Prudential Gold, Prudential Classic, and Prudential Regular.

23.2. With effect from 1 June 2023, each redemption must have a minimum conversion of 3000 points to off-set S$9.60 in Prudential insurance premium payments, with subsequent conversion in blocks of 300 points to off-set S$0.96 in Prudential insurance premium payments, or such other rate that we may specify from time to time.

Please refer to the table below, for illustration:

360° Rewards Points Conversion	Equivalent Cash Value to Pay Insurance Premiums
First 3,000 360° Rewards Points (minimum redemption)	S$9.60
Subsequent 300 360° Rewards Points	S$0.96

23.3. By submitting the Insurance Premium Redemption Form, you consent and authorise Standard Chartered Bank (Singapore) Limited to disclose all the information contained within the form to Prudential for purposes of the redemption.

23.4. This redemption shall apply only to premiums for existing or new Prudential regular premium policies. Please note that redemptions shall not be applicable for PruShield policies, single premium policies, recurring single premium policies, top up premiums, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme.

23.5. For any redemption against premiums in relation to a new policy or rider, if the new policy or rider is not approved, the redemption will be used against the latest premium due on an existing in-force policy belonging to you and/or your Family Members as Prudential and Standard Chartered Bank (Singapore) Limited may in their sole discretion determine. If no such policy exists or no premium is due on such policy, the *360° Rewards Points* will be reinstated into your card account. For the purposes of these terms and conditions, "Family Members" shall mean your spouse, children, parents, parents-in-law, brothers and sisters.

23.6. A redemption once made, may neither be cancelled nor refunded. Such redemptions are not exchangeable for cash or kind, *360° Rewards Points*, any other voucher or merchandise.

23.7. Please note the redemption process will take at least 14 working days. Neither Prudential nor Standard Chartered Bank (Singapore) Limited shall be in any way liable to you for any *loss*, damage, cost or expense howsoever arising which may be suffered by you as a result of any delay in the processing of the redemption as requested by you.

23.8. All premiums remain payable until you are notified that the redemption has been effected.

23.9. Prudential reserves the right to vary these terms and conditions at any time without prior notice to *cardholders*.

24. General Terms

24.1. For *Relationship Rewards*, your *360° Rewards Points* will be calculated at the close of the preceding calendar month. For *Credit Card Spend Rewards*, your *360° Rewards Points* will be calculated based on the statement period. *360° Rewards Points* balance will be reflected in the *credit card* statement.

24.2. For clarity, you will not be rewarded with *Relationship Rewards* in any calendar month in which:

(a) you fail to maintain the applicable balance or hold the applicable *Product Category* with us; and/or

(b) if all *accounts* within that *Product Category* are terminated within that month. If you

are upgraded or downgraded to a different segment where different eligibility conditions are applied (for example, if you are upgraded from a Personal Banking customer to a Preferred Banking customer in January 2013, you will need to meet the eligibility conditions set out under the Preferred Banking *360° Rewards Programme* section in January 2013 to earn *360° Rewards Points* under such programme for that month).

24.3. You will not earn *Relationship Rewards* for the following *products* held within the applicable *Product Category*:
(a) *CPF* purchased funds;
(b) balance maintained in *MortgageOne account*;
(c) commercial mortgage loans; and
(d) *Mortgage Loans* that are approved but not disbursed.

24.4. If you have more than 1 eligible *credit card*:
(a) *360° Rewards Points* (including *Credit Card Spend Rewards* and *Relationship Rewards*) credited to other eligible *card accounts* may be aggregated for purposes of redemption of rewards. This is not applicable for fee waivers.

(b) the relevant *360° Rewards Points* required for any of the rewards redemption will be deducted from any of the eligible *credit card account* with the *360° Rewards Points* expiring at the earliest date. You are not allowed to specify any particular *credit card account* for which the *360° Rewards Points* will be deducted; and

(c) if you have attempted to redeem any rewards through more than one reward redemption channel, we reserve the discretion to assign and effect the redemption through any channels in any order as we may deem fit.

24.5. All *360° Rewards Points* are rounded down to the nearest *360° Rewards Points*. The awarding of *360° Rewards Points* is subject to our discretion. *360° Rewards Points* do not have any cash or monetary value and may only be used in the manner specified in these terms. The accumulation and usage of *360° Rewards Points* will be reflected in your monthly *credit card* statement. *360° Rewards Points* are not considered available for use until they appear on your *credit card* statement.

24.6. Any vouchers or rewards issued are subject to individual *merchant's* terms and conditions.

24.7. *360° Rewards Points* awarded are valid for 3 years from the date of opening of the *credit card account* to which the points are credited to (*Initial Period*). *360° Rewards Points* awarded after the *Initial Period* will be valid for a further period of 3 years from the date the *Initial Period* ends (*Further Period*). Thereafter, subject to Clause 15.2.4 and Clause 18, any *360° Rewards Points* that remain in the *360° Rewards Points* balance after the *Initial Period* or *Further Period* will expire automatically. All *360° Rewards Points* that have expired cannot be reinstated.

24.8. We reserve the right to:
24.8.1. terminate, suspend, withdraw, shorten or extend this *360° Rewards Programme*;
24.8.2. revoke, adjust and/or recalculate any *360° Rewards Points* awarded, including in situations where:
(a) you fail to pay for the applicable card retail transaction(s) for which such *360° Rewards Points* are awarded; and/or
(b) there are any credits posted to the applicable *credit card account* including those posted in connection with returned goods or services or from billing disputes or chargeback transactions.

24.9. We may suspend the calculation and accrual of *360° Rewards Points* to rectify any errors in the calculation or adjust the calculation as we reasonably deem fit.

24.10. If an adjustment to your *360° Rewards Points* causes you to receive a reward that you would not otherwise be entitled to or if you redeem more *360° Rewards Points* than you are entitled to, you agree that you owe us the value of such excess redemption. Under such circumstances, we reserve the right to
(a) reduce your *360° Rewards Points* accordingly,
(b) withhold the awarding of any subsequent *360° Rewards Points* or redemption of any subsequent reward, and
(c) chargeback the value of the *360° Rewards Points* or reward to the principal *credit card account*.

The value of the reward or *360° Rewards Points* in such instances shall be determined by us in our discretion.

24.11. Fraud or abuse of the redemption may result in the forfeiture of accumulated points or *360° Rewards Points* as well as the cancellation of a *credit card*.

25. Meaning of Words

Credit Card spend means retail transactions charged to the *credit card* reflected in the statement in any particular month except any interest, fees, charges, *Credit Card Funds Transfer* and *cash advance*.

Credit Card Spend Rewards means rewards given to you (in the form of *360° Reward Points* or any other form or name we may decide) when you spend on a *credit card* issued by us in Singapore.

Current and/or Savings Accounts means any valid product holdings in current *accounts* (regardless of denominations) or saving *accounts* (regardless of denominations).

excluded account means one of the following *accounts*: Standard Chartered *credit card*, personal credit, home renovation loan, personal loan, overdraft, any *Mortgage Loan* or any other *account* we may from time to time designate as an excluded *account* for the purpose of the *Credit Card Funds Transfer*.

Fixed Deposits means any valid product holding in time deposits denominated in local currency and foreign currency.

Investments means any valid product holding in Unit Trusts, Medium Term Notes, Structured Deposits, Retail Bonds, Premium Currency Investment and Equity Linked Notes. *CPF* purchased funds do not qualify.

Mortgage Loans means any valid product holding in mortgage loans.

Online Banking transaction means either online bill payment or Pay-Any-Card service carried out on our *online banking*. For this purpose, the payment of bills via *Online Banking* through a *credit card account* is not considered as an *Online Banking transaction*.

Personal Credit account means personal credit *account* or CreditOne *account* or Credit MANHATTAN *account* or any other *account* we may designate from time to time.

Platinum Card means the Standard Chartered Platinum Visa/Mastercard *credit card* issued by us in Singapore.

Preferred World Credit Card means the Standard Chartered Preferred World Mastercard *credit card* issued by us in Singapore.

Product Categories mean collectively *Investments*, *Fixed Deposits*, *Mortgage Loans*, *Current* and/or *Savings Accounts* and Online Banking. Product Category means any one of them.

Push Notification is a service provided by Apple and Google for their respective mobile operating systems i.e. iOS and Android respectively through which an iOS or Android *mobile app* can send a user (who has installed the *mobile app*) a notification.

360° Rewards Points or Rewards Points means rewards points awarded under the Standard Chartered 360° Rewards Programme.

360° Rewards Programme means Standard Chartered 360° Rewards Programme.

promotional transaction is defined in Clause 2.1.

Relationship Rewards means rewards given to you (in the form of *360° Rewards Points* or any other form or name we may decide) by you holding different *Product Categories*.

rule of 78 is a method of computing interest refund on a fixed instalment loan (with add on interest) that is paid off before its full duration (maturity). A refund is necessitated because, on such loans, interest is not paid uniformly but forms a larger percentage of the instalment in the early months than in the later months. Therefore, a pre-paying borrower would have already paid more interest than required. To determine how much interest was paid in each month:

(1) add up the number of the digits of the months of the loan period; and

(2) divide this total into the numbered payments in reverse order and multiply with the monthly instalment amount;

Selected Investments include Unit Trusts, Capital Structure Notes, Non-Capital Structure Notes, Bonds, Retail Bonds and certain Equity Linked Notes as determined by us.

Visa Infinite Card means the Standard Chartered Priority Banking Visa Infinite Credit Card / Visa Infinite Credit Card issued by us in Singapore.

you means you, your joint account holder or your authorised person who are our Private Banking, Priority Banking, Preferred Banking or Personal Banking customers.

26. Summary of 360° Rewards Programme

Summary for Priority Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	*Visa Infinite Card + Current Account*	All spend	2.5x	2.5x	2.5x	2.5x
360° Rewards Points	*Mortgage Loans*[1]	>=S$500	10 points (up to a maximum of 5,000 points) for every S$10,000	10 points (up to a maximum of 5,000 points) for every S$10,000	NIL	NIL
	Selected Investments[2]		25 points (up to a maximum of 5,000 points) for every S$10,000	25 points (up to a maximum of 5,000 points) for every S$10,000 [From 1 July 2020: 5 points (up to a maximum of 500 points) for every S$20,000]	NIL	NIL
	Current and/or Savings Accounts[3]		10 points (up to a maximum of 5,000 points) for every S$10,000	10 points (up to a maximum of 5,000 points) for every S$10,000	NIL	NIL
	Fixed Deposits		10 points (up to a maximum of 5,000 points) for every S$10,000	10 points (up to a maximum of 5,000 points) for every S$10,000	NIL	NIL

Summary for Preferred Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	*Preferred World Credit Card + Current Account*	< S$1,500	1x	1x	1.5x	1x
		>=S$1,500	2x	2x	2.5x	2x
360° Rewards Points	*Mortgage Loans*[1]	>=S$250	NIL	NIL	125 points	NIL
	Online Banking transactions[4]		NIL	NIL	125 points	NIL
	Selected Investments[2]		NIL	NIL	250 points (From 1 July 2020: 10 points)	NIL
	Current and / or Savings Accounts[3]		NIL	NIL	125 points	NIL
	Fixed Deposits		NIL	NIL	125 points	NIL

Summary for Personal Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	*Platinum Card + Current Account*	< S$1,000	1x	1x	1x	1x
		>=S$1,000	2x	2x	2x	2x
360° Rewards Points	*Mortgage Loans*[1]	>=S$250	NIL	NIL	NIL	50 points
	Online Banking transactions[4]		NIL	NIL	NIL	50 points
	Selected Investments[2]		NIL	NIL	NIL	100 points (From 1 July 2020: 10 points)
	Current and / or Savings Accounts[3]		NIL	NIL	NIL	50 points
	Fixed Deposits		NIL	NIL	NIL	50 points

1) Commercial mortgages excluded. *Mortgage Loans* that are approved but not disbursed are not counted.
2) *CPF* purchased funds excluded
3) *MortgageOne account* excluded. For Personal Banking, a current account that is linked to a *Personal Credit account* is also excluded.
4) Must perform at least one *Online Banking transaction* per calendar month. For this purpose, the payment of bills via *online banking* through a *credit card account* is not considered as an *Online Banking transaction*.

Part E – EZ-Link Facility Programme Terms

The Bank may, from time to time, enable the EZ-Link Facility on selected *credit cards* issued by the Bank. This Part E applies to any *credit cards* that have the EZ-Link Facility enabled on the *credit card*.

Please read Part E of these terms together with the terms and conditions of EZ-Link which may be amended from time to time without prior notice to you. Please refer to the relevant terms and conditions published on www.ezlink.com.sg for the most updated version and for the definitions of EZ-Link related terms used here. You understand and acknowledge that your use of the *credit card* is also governed by EZ-Link's terms and conditions.

27. Meaning of Words

EZ-Link means EZ-Link Pte Ltd and its successors and assigns.

EZ-Link Facility means the stored value facility, of which EZ-Link is the holder and operator. This EZ-Link Facility enables you to pay for travel fares on public transport services such as train and buses operated by public transport operators as well as make payment for goods and services offered by Qualified Merchants.

EZ-Link Transactions means transactions effected by you on the *credit card* using the EZ-Link Facility.

Qualified Goods and/or Services means the goods sold and/or the services rendered by Qualified Merchants.

Qualified Merchants means merchants (1) approved by EZ-Link to be engaged in the sale of the Qualified Goods and/or the provision of Qualified Services and (2) authorised by EZ-Link to accept debits on the stored value of the EZ-Link Facility as a means of payment for such Qualified Goods and/or Services and shall include but not be limited to public transport operators licensed by the relevant authorities in Singapore and/or to provide services which involve the reading/writing of electronically encoded data on the EZ-Link Facility incorporated in the *credit card*.

TransitLink means Transit Link Pte Ltd, an agent appointed by EZ-Link, and its successor and assigns.

TransitLink Ticket Office is the ticket sales offices located in Mass Rapid Transit stations and bus interchanges operated by TransitLink and/or other agents appointed by EZ-Link for the purpose of providing sales, revaluation, replacement and refund services for the EZ-Link Facility.

28. EZ-Link Facility

28.1 You may use *credit cards* which have the EZ-Link Facility enabled on them to carry out EZ-Link Transactions during the validity period specified on the *credit card*. These EZ-Link Transactions will be effected by you on the *credit card* using the EZ-Link Facility. You acknowledge that the *credit card* incorporates an EZ-Link stored value facility in it, of which EZ-Link is the Approved Holder and operator, which enables you to pay for travel fares on public transport and goods and services provided by Qualified Merchants.

28.2 You authorise us and consent to the transfer and disclosure of any information relating to you, the *credit card*, *credit card* transactions and/or EZ-Link Transactions effected by you using the *credit card*, to EZ-Link or any other third party) as we and/or EZ-Link may deem necessary for the purposes of and/or in connection with (but not limited to) the provision of the *credit card*, the EZ-Link Facility, and any other services relating to this *credit card* and your use of the *credit card*.

29. Holder and Operator of the EZ-Link Facility

29.1 EZ-Link is the Approved Holder and operator of the EZ-Link Facility and EZ-Link operates the EZ-Link card system in respect of your use of the EZ-Link Facility incorporated and enabled in the *credit card*. The use of the *credit card* is subject to Part E of these terms and is also governed by the terms and conditions of EZ-Link (which may be amended from time to time without prior notice to you). Please refer to the relevant terms and conditions published on www.ezlink.com.sg for the most updated version and for the definitions of EZ-Link related terms used here. Where there is any inconsistency between the terms and conditions of EZ-Link and Part E of these terms, these terms in Part E shall prevail to the extent of any such inconsistency.

29.2 You shall comply with all the notices, guidelines, rules and instructions pertaining to the use of the EZ-Link Facility as may be issued by EZ-Link from time to time, including operating rules and/or policies that may be published from time to time by EZ-Link, provided that, in the event of any discrepancy or inconsistency between the provisions of this Agreement and such operating rules and/or policies that may be published from time to time by EZ-Link, the provisions of this Part E shall prevail.

29.3 You shall abide by all applicable laws and regulations in the use of the EZ-Link Facility:

(a) you shall not tamper or allow anyone to tamper with the EZ-Link Facility;

(b) you shall use the EZ-Link Facility only as a means of payment for Qualified Goods and/or Services;

(c) you shall not intentionally deface, damage and/or destroy the *credit card*;

(d) you shall take proper care of the *credit card* to avoid damage to the *credit card*; and

(e) you shall not affix, print, attach and/ or place any markings, stickers, objects and/or any other material onto the *credit card* or to otherwise alter, remove and/or replace any notices, trademarks, trade names, logos or designs on the *credit card*.

29.4 You may not seek any recourse from us under any circumstances in respect of or in connection with the stored value on the EZ-Link Facility.

30. Payment for Qualified Goods and/or Services

30.1 The EZ-Link Facility incorporated into your *credit card* shall and can be used as a means of payment for Qualified Goods and/or Services, provided that EZ-Link and/or the Qualified Merchants may in their sole discretion reject the use of the EZ-Link Facility for payment to Qualified Merchants for the sale/provision of Qualified Goods and/or Services if:

(a) the EZ-Link Facility has expired;

(b) your *credit card* is suspected to have been fraudulently issued, stolen or tampered with or may in any way pose a risk to the EZ-Link system;

(c) the stored value in the EZ-Link Facility is insufficient or has been exhausted;

(d) the EZ-Link system is unable to process the payment for any reason whatsoever or if a force majeure event arises which disables and/or prevents the Qualified Merchants from accepting and/or processing the EZ-Link Facility as a means of payment; or

(e) the EZ-Link Facility has been blacklisted.

30.2 The Qualified Merchant is responsible for deducting payment for the Qualified Goods and/or Services that you have agreed (with the Qualified Merchant) to pay from the stored value, in such manner as may be required by such Qualified Merchant.

30.3 The Qualified Merchants accepting the use of the EZ-Link Facility may be changed from time to time.

31. Qualified Goods and/or Services of Qualified Merchants

31.1 Neither we nor our agents are involved in the sale/provision of the Qualified Goods and/or Services offered by any Qualified Merchant accepting the EZ-Link Facility for payment. Neither we nor any of our agents shall be liable in any way for the Qualified Goods and/or Services sold, rendered or provided by the Qualified Merchants (including but without limitation any defect, disruption, failure or unavailability of or relating to any of such Qualified Goods and/or Services, as the case may be) or for any other disputes concerning the Qualified Goods and/or Services, all of which shall be the sole responsibility of the Qualified Merchants.

32. Validity of the EZ-Link Facility

32.1 The EZ-Link Facility incorporated into your *credit card* may be blacklisted if:

(a) it is suspected that the EZ-Link Facility in the *credit card* or the *credit card* itself is being counterfeited, stolen, tampered with or fraudulently issued or procured;

(b) the EZ-Link Facility incorporated into the *credit card* has been fraudulently or illegally revalued;

(c) the *credit card* or the EZ-Link Facility is suspected of being faulty, damaged or invalid for use; or

(d) we terminate the *credit card*.

33. Refunds

33.1 You may request for a refund of the remaining value in the EZ-Link facility incorporated in your *credit card*) at TransitLink, any Ticket Office or any other locations or channels designated by EZ-Link from time to time. EZ-Link shall have the absolute discretion to determine if a refund can be performed, effect any refund in such manner and upon verification as they deem fit.

33.2 The amount of the refund shall be as determined by EZ-Link or us and will be refunded free of interest if such refund is made in accordance with the terms and conditions of the EZ-Link Facility. However, no refund of the stored value will be made on an expired EZ-Link Facility after expiry of the relevant period for the refund of the EZ-Link Facility whereupon you shall have no claim against us and/or EZ-Link in respect of the remaining value in the EZ-Link Facility. Any refund (whether on an expired or valid EZ-Link Facility) may be subject to an administrative fee as prescribed from time to time by us or EZ-Link.

33.3 Other than as provided in Clause 33.2 above, neither we nor any of our respective agents shall be obligated to make a refund to you or to process your request for a refund on the EZ-Link Facility (whether expired or valid). Notwithstanding the foregoing provision, we or any of our respective agents may in our absolute discretion make a refund or process a refund in respect of the stored value or any part thereof, and any such refund may be made and/or processed subject to conditions imposed by us, EZ-Link and/or any of our respective agents. Neither we nor any of our respective agents shall be obliged to effect an immediate refund, and may in our absolute discretion, effect any refund in such manner and upon due verification as we or our respective agents deem fit.

33.4 In any case, we will not be obliged or liable to make a refund of the stored value if:

(a) the encoded data for the EZ-Link Facility is erased wholly or in part or otherwise altered or interfered with as determined by us or EZ-Link;

(b) the electronic data and the external card number for the EZ-Link Facility are not reliably readable for any reason whatsoever as determined by EZ-Link and/or its agents;

(c) the *credit card* and/or the EZ-Link Facility incorporated in the *credit card* is faulty, damaged or invalid for use whether intentionally or by your failure to take proper care of the *credit card* as determined by either ourselves or EZ-Link; or

(d) the EZ-Link Facility has been fraudulently or illegally revalued.

33.5 Where the electronic data and the external card number for the EZ-Link Facility are not reliably readable for any reason, a deferred refund of the residual stored value on the EZ-Link Facility may be allowed based on the available system records of EZ-Link and/or its agents.

33.6 You shall, upon receipt of the refund, be deemed to have accepted the amount thereof as correct, and agree to discharge each of us, EZ-Link and our respective agents, from liability whatsoever to you, including but not limited to any shortfall or error in the amount of such refund.

33.7 The determination by us, EZ-Link and/or any of our respective agents as to the residual stored value of the EZ-Link Facility incorporated on the *credit card* shall be final and conclusive. For the purpose of such determination, the residual stored value as determined by us, EZ-Link and/or any of our respective agents from either the value encoded in the EZ-Link Facility (where the electronic data relating to the EZ-Link Facility is reliably readable) or the records of EZ-Link or ourselves or the information generated by EZ-Link system shall, save for manifest error, be deemed to be conclusive and binding against you.

34. Fault or corruption in the EZ-Link Facility

34.1 If you suspect any fault or corruption in the EZ-Link Facility incorporated in your *credit card*, you should approach EZ-Link for assistance. If the EZ-Link Facility is indeed faulty or corrupted, the stored value of the EZ-Link Facility will be refunded to you in accordance with the procedures described in Clause 33 above, and a new *credit card* will be issued to you at your request and subject to our usual procedures for *credit card* issuance and applications, provided however that we reserve the right not to issue a new *credit card* if it is determined that:

(a) the *credit card* has been damaged or tampered with whether intentionally or by failure to take proper care of the *credit card* or otherwise used or handled in breach of the provisions of these Terms; or

(b) the external card number for the EZ-Link Facility is not reliably readable for any reason whatsoever

34.2 The determination by us or EZ-Link or any of our respective agents as to the amount of stored value where the EZ-Link Facility is found to be defective shall be final and conclusive. We reserve the right to make subsequent adjustments to such determination should any transaction records received thereafter indicate a different value than that which was determined at the time of replacement.

35. Loss of cards

35.1 You are responsible for safeguarding your *credit card* against loss, damage or theft, and ensuring that your *credit card* is not used by any other person without your permission. We are not responsible for any financial loss incurred due to the loss of the *credit card* and have no obligation whatsoever to prevent the use of the EZ-Link Facility on a lost *credit card* by any person other than you.

35.2 Where the EZ-Link Facility incorporated into your *credit card* is blacklisted as aforesaid, you shall not be entitled to use the EZ-Link Facility and the stored value on the blacklisted EZ-Link Facility shall not be refunded except with the approval of EZ-Link.

36. Liability in connection with the EZ-Link Facility

36.1 Notwithstanding anything to the contrary contained herein, neither we nor any of our respective agents shall be liable, whether or not arising out of the negligence of any of us and/or our respective officers, employees, agents, for any losses, damages, expenses, claims, liability and costs (including solicitor and client basis) that you may incur or suffer in connection with

(a) the use or issue of the EZ-Link Facility incorporated in the *credit card*;

(b) the unavailability of any equipment, software, or system for processing the use of the EZ-Link Facility for payment, any delay or detention arising from your use of the EZ-Link Facility (including the case where the EZ-Link Facility in the *credit card* is defective); or

(c) where the EZ-Link Facility incorporated in the *credit card* has been amended or is defective, the equipment used by the relevant merchant(s) may not accept the EZ-Link Facility as payment. Neither we nor any of our respective agents shall be liable for loss, delay or inconvenience that may be incurred if the EZ-Link Facility incorporated in the *credit card* is not accepted by such equipment.

36.2 In any event, our total liability to you in respect to the EZ-Link Facility incorporated into the *credit card* shall not exceed the stored value on the EZ-Link Facility as at the date your claim had allegedly arisen. We are not liable for stored value in *credit cards* where the stored value cannot be reasonably determined by EZ-Link.

37. Obligations upon termination of the EZ-Link Facility

37.1 Although the EZ-Link Facility may continue to be valid even after termination of the *credit card*, you are strongly encouraged, upon such termination, to promptly obtain a refund of the stored value in the EZ-Link Facility and thereafter to return the *credit card* to us cut into halves or otherwise to destroy

the *credit card*. Any refund of the stored value will be effected in accordance with Clause 33. Should you destroy the *credit card* by cutting it into halves or otherwise or if the EZ-Link Facility is found to be invalid prior to effecting refund, you shall not be entitled to any refund of the remaining stored value on the EZ-Link Facility

Part F – Credit Card Instalment Loan

38. What is a Credit Card Instalment Loan

38.1 It is a *Credit Card Funds Transfer* programme which allows you to apply for loans as a draw down on your existing principal *credit card* known as Credit Card Instalment Loan of up to 98% of the available *credit limit* of your *credit card* to be repaid in fixed monthly instalments.

38.2 To apply for a Credit Card Instalment Loan, you must have an existing principal *credit card* with us. A Credit Card Instalment Loan can be either (a) a drawdown on the available *credit limit* on your existing principal *credit card* or (b) a subsequent top up loan(s) on your existing Credit Card Instalment Loan *account*.

38.3 If you already have an existing valid Credit Card Instalment Loan *account*, you may apply for a top up loan on your existing loan of up to 98% of the available credit limit of your *credit card*.

39. How does Credit Card Instalment Loan work

39.1 (a) If we approve your Credit Card Instalment Loan *application*, we will open a separate Credit Card Instalment Loan *account* in your name.

(b) If we approve your *application* for a top up loan to an existing Credit Card Instalment Loan *account*, the *balance owing* as of date of approval of the top up loanand the approved top up loan amount will be combined to be your approved Credit Card Instalment Loan amount.

39.2 The minimum amount for every *application* for a Credit Card Instalment Loan is S$1,000. We reserve the right to decline your Credit Card Instalment Loan *application* or approve your *application* with a lower loan amount than the amount you have applied for, even if the amount you have applied for is within your available *credit card credit limit*. We need not give any reason for doing so.

39.3 You can apply for your Credit Card Instalment Loan to be repaid over tenures of between 12 to 60 months. For a drawdown of a Credit Card Instalment Loan, we will notify you of the amount of each *instalment* and the *instalment* payment dates after your application is approved. For top up loans, we will combine the *balance owing* in connection with your first drawdown of Credit Card Instalment Loan with the top up loan amount (such combined amount the *combined balance*) on date of approval of the top up loan and notify you of the revised amount of each *instalment* and the *instalment* payment dates after your *application* for the top up loan is approved.

39.4 Your Credit Card Instalment Loan will reduce your available *credit card credit limit* by the approved amount. Your available *credit card credit limit* will be restored by the amount of each principal repayment we receive.

39.5 We will notify you of the outcome of your Credit Card Instalment Loan *application* either by letter or by reflecting the transaction on the *account* statement or in any manner as we deem fit.

39.6 If your Credit Card Instalment Loan *application* is approved, we may (but are not obliged to) disburse the (a) approved loan amount or (b) approved top up loan amount if your *application* is for a top up to an existing Credit Card Instalment Loan *account.* The disbursement will be made to you in any of the following methods:

- payment to your *savings account* or *current/ cheque account* with us; or
- payment to the credit card, credit line, current or savings account with other banks,

as designated by you in your Credit Card Instalment Loan *application*. The disbursement may (but not necessarily) be made prior to your receipt of the letter notifying you of the outcome of your Credit Card Instalment Loan *application* or *account* statement.

39.7 If you have designated any *credit card*, line of credit, or any other *accounts* for the disbursement of the approved loan amount, you must continue to make payments to the above accounts and we are not liable for any overdue amounts, interest or any other fees, *costs*, or expenses incurred.

39.8 If we approve your Credit Card Instalment Loan *application*, you must pay (a) (for a drawdown of a Credit Card Instalment Loan) the approved Credit Card Instalment Loan amount or (b) (for a top up

loan) the *combined balance* by instalments (known as *instalment*) over such number of months (known as *instalment tenure*) in such amounts (known as *instalment amount*) as we may approve. We reserve the right to include, remove or vary the *instalment*, the *instalment tenure* or the *instalment amount* at any time.

39.9 Each *instalment* will be treated in the same way as a charge on a *credit card* transaction and will be reflected in the *credit card* or Credit Card Instalment Loan *account* statement.

39.10 We reserve the right to debit your Credit Card Instalment Loan *account* for any outstanding *instalment amount* or demand immediate payment of all sums outstanding regardless of whether the amount is reflected in the *credit card* or Credit Card Instalment *Loan account* statement or is due and payable as at the date of the demand.

40. Interest

40.1 (a) For a drawdown of a Credit Card Instalment Loan, interest for the approved Credit Card Instalment Loan amount is calculated from the date of disbursement of the approved Credit Card Instalment Loan amount until the date of expiry of the *instalment tenure*. The interest payable on your first instalment amount will be pro-rated on a 365 days basis or 366 days basis in a leap year. Your first instalment amount due date would be between 22 to 49 days (both inclusive) from the date we approve your Credit Card Instalment Loan application, as the due date of your first instalment amount depends on the statement cycle of your Credit Card Instalment Loan. Subsequent *instalment amounts* will be billed according to the afore-mentioned statement cycle.

(b) For a top up loan on your existing Credit Card Instalment Loan *account*, interest for the *combined balance* is calculated from date of approval of the top up loan. The interest payable on your first instalment amount will be pro-rated on a 365 days basis or 366 days basis in a leap year. Your first instalment amount due date would be between 22 to 49 days (both inclusive) from the date we approve your Credit Card Instalment Loan application, as the due date of your first instalment amount depends on the statement cycle of your Credit Card Instalment Loan. Subsequent *instalment amounts* will be billed according to the afore-mentioned statement cycle.

40.2 The applied interest rate indicated for your Credit Card Instalment Loan is calculated on the assumption that the loan principal is constant throughout the *instalment tenure* and is used as a reference to calculate the total interest on your Credit Card Instalment Loan for the full *instalment tenure*. The total interest on your Credit Card Instalment Loan for the full *instalment tenure* can be computed by multiplying the approved Credit Card Instalment Loan amount by the applied interest rate for the full *instalment tenure*. The *EIR* indicated for your Credit Card Instalment Loan reflects the true cost of borrowing and takes into account the reducing balance method of interest calculation.

40.3 Your applied interest rate and *EIR* will be indicated on your Credit Card Instalment Loan disbursement letter which will be sent to you by mail or any other method we deem fit.

40.4 We reserve the right to vary the interest rate (whether applied or effective or any other names called) or the basis of calculation of interest of any approved Credit Card Instalment Loan at any time during the *instalment tenure*.

40.5 The interest rate is not applicable to any *balance owing* or any amount subsequently incurred on any of your *credit card account* that is not related to the approved Credit Card Instalment Loan or any other Credit Card Instalment Loan *account*.

41. Default Interest

41.1 If we do not receive the minimum payment due amount for your Credit Card Instalment Loan on or before the due date twice within any 6 consecutive monthly *account* statements, a default interest of 4% per annum (or any other rate as we may stipulate from time to time at our discretion) will be added to the original *EIR* on the entire *balance owing* on your Credit Card Instalment Loan *account*. For clarity, the interest of 4% per annum (or any other rate we may stipulate) plus the original *EIR* is known as *revised EIR*. The *revised EIR* will be effective starting from the next statement date immediately after the second payment due date being missed.

41.2 If we receive the *minimum payment due amount* on or before the due date for 6 consecutive monthly account statements, we will reinstate the *revised EIR* to the original *EIR*. The reinstatement (if any) will be effective from the next statement date after we receive the minimum payment due amount for the sixth month.

41.3 Your *instalment amount* will remain unchanged but your *instalment tenure* will automatically be extended as a result of the *revised EIR* if we do not receive your minimum payment due amount on the due date twice for any 6 consecutive monthly *account* statements under Clause 41.1. We reserve the right to decide on the method of calculation for the default interest.

41.4 In addition, we will impose late payment and finance charges on the *balance owing* on your Credit Card Instalment Loan *account* from the statement date of the relevant statement (see Clause 44).

41.5 For clarity, the default interest in this clause applies to your Credit Card Instalment Loan only and does not apply to other credit balances on your *credit card*.

42. Instalment amounts

42.1 Each *instalment* amount is calculated based on the sum of (a) (for the drawdown of a Credit Card Instalment Loan) the approved Credit Card Instalment Loan amount or (for a top up loan on your existing Credit Card Instalment Loan *account*) the *combined balance* (as the case may be) and (b) the applicable interest over the *instalment tenure*, divided by the number of months of the *instalment tenure*. The *instalment amount* is constant throughout the *instalment tenure*, and comprises a principal repayment component and an interest repayment component which are set out in the *account* statement. The proportion of the principal repayment component and interest repayment component of the *instalment amount* varies over the *instalment tenure*. The interest repayment component of the *instalment amount* is higher in the beginning of the *instalment tenure* than towards the end of the *instalment tenure*.

42.2 We reserve the right to determine the proportion of the *instalment amount* which relates to payment of the principal amount and the interest amount for each *instalment amount*. We may apportion interest as follows:

- by applying the reducing balance method to determine the amount of interest attributed to each *instalment*;
- by applying the "rule of 78" method; or
- by such other means and manner as we may deem appropriate.

43. Annual loan maintenance fee

43.1 Each Credit Card Instalment Loan *application* (including where your Credit Card Instalment Loan *application* is for a top up to an existing Credit Card Instalment Loan *account*) is subject to a non-refundable annual loan maintenance fee of:

(a) S$199 for the first year; and

(b) S$50 yearly from the second year onwards until expiry of the instalment tenure.

43.2 Upon date of approval of the top up loan, the annual loan maintenance fee payable for the first drawdown of a Credit Card Instalment Loan will cease to apply. Once a top up loan to an existing Credit Card Instalment Loan *account* is approved, the relevant annual loan maintenance fee for that *account* will be only that as set out in Clause 43.1 above.

43.3 The annual loan maintenance fee for the first year will be deducted upfront from the (a) approved Credit Card Instalment Loan amount or (b) approved top up loan amount if your application is for a top up to an existing Credit Card Instalment Loan *account* (as the case may be).

43.4 From the second year onwards until either the expiry of the *instalment tenure* or the final *instalment amount* payment (whichever is the earlier), the annual loan maintenance fee will be charged to your Credit Card Instalment Loan *account*. We will waive the annual loan maintenance fee if we receive all *minimum payment due amount* on or before the due dates for the preceding 12 consecutive calendar months. We will also waive the annual loan maintenance fee paid in the preceding 12 calendar months (if any) if we approve

your application for a top up to an existing Credit Card Instalment Loan *account*.

43.5 We reserve the right to vary the annual loan maintenance fee by giving you notice in accordance with our usual practice. This should be read in conjunction with the terms set out in our Customer terms.

43.6 If you have only one principal *credit card account*, the annual fee for that principal *credit card account* will not apply for five years if your Credit Card Instalment Loan *account* is valid and in good standing. If you have more than one principal *credit card account*, the annual fee for one of your principal *credit card account* designated by us will not apply for five years if your Credit Card Instalment Loan *account* is valid and in good standing. We will not designate another principal *credit card account* for this if the designated principal *credit card account* is terminated. Only one principal *credit card account* will be designated for this at any time regardless of the number of Credit Card Instalment Loan *accounts* you have with us.

44. Late payment and finance charges for Credit Card Instalment Loan

44.1 If we do not receive the minimum payment for your Credit Card Instalment Loan as indicated on your statement by the due date, a late payment charge of S$100 will be charged to your Credit Card Instalment Loan account if minimum payment is not received by the due date.

44.2 If we do not receive the instalment amount payment in full on or before the due date and a balance is carried forward from the relevant statement, finance charges will be calculated on a daily basis at the minimum EIR of 29.9% per annum (0.082% per day).

44.3 For clarity, the late payment and finance charges in this clause applies to your Credit Card Instalment Loan only and does not apply to other credit balances on your *credit card*. The fees and charges in the *pricing guide* remain applicable to the other credit balances on your *credit card* and do not apply to your Credit Card Instalment Loan.

44.4 We reserve the right to vary the late payment and finance charges, and the basis for calculating the late payment and finance charges applicable at any time.

45. Conversion fee

You must pay a conversion fee of S$50 (minimum) for each change to the *instalment tenure* or any repayment aspect of the Credit Card Instalment Loan after the approval of the loan.

46. Account statement

A consolidated monthly Credit Card Instalment Loan *account* statement will be sent to you every month.

47. Rewards

Unless we agree otherwise, Credit Card Instalment Loan is not eligible for rewards, rebate, mileage programme, or any other promotions.

48. Account closure or early settlement

48.1 You must notify us in advance if you wish to close your Credit Card Instalment Loan *account* or fully repay your Credit Card Instalment Loan prior to the expiry of the *instalment tenure*. For clarity, partial redemption of the Credit Card Instalment Loan is not allowed. You will not be able to terminate your *credit card account* unless you have at least one *credit card account* remaining or if you fully repay the Credit Card Instalment Loan.

48.2 The following terms and charges will apply if you close the Credit Card Instalment Loan *account* or fully repay the Credit Card Instalment Loan prior to the expiry of the *instalment tenure*:

(a) We will calculate and notify you of the *balance owing* and the payment due date for the entire *balance owing*; and

(b) you must pay the entire *balance owing* together with an early redemption fee of S$250 or 3% of the outstanding principal, whichever is higher. With effect from 15 January 2019 (inclusive of this date), $150 or 3% of the outstanding principal, whichever is higher

48.3 If you fail to pay the entire *balance owing* on or before the due date stipulated by us in full, finance charges at the prevailing interest rates will be charged from the due date until the date such sums due (including finance charges) are paid in full.

48.4 The entire *balance owing* includes the total sum you owe us in respect of Credit Card Instalment Loan according to our records. This includes any fees, charges, goods and services tax, interest, *costs*, and expenses.

49. Other Terms

49.1 This Credit Card Instalment Loan is to be read together with our Customers Terms, our Current/ Cheque/ Savings Account and Time Deposit Terms, and our Credit Card Terms (collectively *Other Terms*).

49.2 If there is any inconsistency between the *Other Terms* and these Credit Card Instalment Loan Product Terms, these Credit Card Instalment Loan Product Terms prevail over such inconsistency.

49.3 Words printed "*like this*" if not explained here, are explained elsewhere in the *Other Terms*.

Part G – 0% Interest Instalment Plan Product Terms

50. Eligibility

50.1 In order to participate in this 0% Interest Instalment Plan, you must be either a principal or *supplementary cardholder* holding a Standard Chartered *credit card* (excluding all Standard Chartered Platinum Access *credit cards*, *cards* with *credit limit* of S$500) issued in Singapore which is valid, subsisting, and in good standing and your *credit card account* is not deemed to be delinquent or unsatisfactorily conducted.

50.2 You will not be entitled to request for any temporary increase in *credit limit* for the purpose of the 0% Interest Instalment Plan and/or if your available *credit limit* on your *credit card account* is fully utilised.

50.3 We reserve the discretion to determine your eligibility to participate in this 0% Interest Instalment Plan from time to time.

51. Instalment Purchase

51.1 You may apply for the 0% Interest Instalment Plan for the purchase of any goods/services from any participating *merchant* under the 0% Interest Instalment Plan for any amount determined by us from time to time (*Instalment Purchase Price*. You can apply for this by submitting our prescribed authorisation form that is duly completed and signed by you or by signing on a charge slip. You may only participate in the 0% Interest Instalment Plan if there is sufficient available *credit* limit on your *credit card account* (excluding any temporary credit line increase).

51.2 By signing a charge slip or submitting the prescribed authorisation form to us, you agree:

(a) that your *application* for and participation in the 0% Interest Instalment Plan will be governed by the terms and conditions of the 0% Interest Instalment Plan Product Terms and any other rules, procedures or instructions which we may, from time to time, issue; and

(b) to pay the *Instalment Purchase Price* in Singapore Dollars in equal instalments over the selected tenure as stated in the prescribed authorisation form or on a charge slip.

51.3 Upon signing the charge slip or the submission of the prescribed authorisation form that is duly completed and signed:

(a) you hereby irrevocably authorise us to:

(i) pay the *Instalment Purchase Price* to the participating *merchant* in full the amount stated in the prescribed authorisation form or charge slip; and

(ii) charge the instalments in the amount set out in the prescribed authorisation form or charge slip to your *credit card account* on a monthly basis until the *Instalment Purchase Price* has been charged in full to your *credit card account*; and

(b) you become liable to us for the *Instalment Purchase Price* reflected on the prescribed authorisation form or charge slip

51.4 Upon approval of your application for 0% Interest Instalment Plan, your available *credit limit* on your *credit card account*, excluding any temporary credit line increase, will be provisionally reduced by blocking an amount equivalent to the *Instalment Purchase Price*, but will be progressively restored by the amount of each instalment as each instalment is paid and to the extent that actual payment is received by us.

51.5 If the *Instalment Purchase Price* cannot be divided into equal monthly instalments, you agree to pay the difference together with the last instalment.

51.6 Each instalment will be:

(a) charged to your *credit card account* on a monthly basis until the *Instalment Purchase Price* has been charged in full to your *credit card account*; and

(b) treated in the same way as any other *card* transaction charged to the *credit card account*. The instalment payable will be reflected in your statement and shall be payable in accordance with the Customer Terms and Credit Card Terms. In particular, interest and late payment charge will be levied on any overdue instalment as well as other overdue amounts in the *credit card account* in accordance with the Customer Terms and Credit Card Terms. For the avoidance of doubt, the interest-free period for each Instalment will end once the respective instalment is charged to the *credit card account*.

51.7 Upon our approval of your *application* for the 0% Interest Instalment Plan, you may not change the tenure or the amount of instalment set out in the authorisation form or charge slip without our written consent.

52. Acceleration of Payment

52.1 Notwithstanding anything contained in the Customer Terms, Credit Card Terms, and these 0% Interest Instalment Plan Product Terms or any other document, we shall, at times, have the right at our discretion to:

(a) charge to your *credit card account* the *Instalment Purchase Price* if no instalment has been charged to your *credit card account*;

(b) charge any instalments not previously charged to your *credit card account* in relation to the *Instalment Purchase Price*;

(c) charge the aggregate sum of the remaining Instalments to your *credit card account*; or

(d) vary the instalment amount, tenure and all other payment details and terms of your 0% Interest Instalment Plan from time to time.

52.2 In particular, and without prejudice to the generality of Clause 52.1 and our rights under the Customer Terms, Credit Card Terms or these 0% Interest Instalment Plan Product Terms, we may exercise our rights under Clause 52.1 if:

(a) any of your *accounts* held with us (including your *credit card accounts* and *credit card accounts* of main *cardholders*) or your 0% Interest Instalment Plan is suspended, terminated, cancelled or closed for whatsoever reason;

(b) any of your *accounts* with us is delinquent or unsatisfactorily conducted for any reason;

(c) you default on the payment of any sums due under the Customer Terms, Credit Card Terms or these 0% Interest Instalment Plan Product Terms;

(d) you breach any provision of the Customer Terms, Credit Card Terms, these 0% Interest Instalment Plan Product Terms or any other agreements between you and the Bank;

(e) you face legal proceedings or any threat thereof;

(f) you are deceased or face legal incapacity, at any time during the term of the 0% Interest Instalment Plan; or

(g) any provision herein is declared by any judicial or competent authority to be void, voidable or otherwise unenforceable.

53. Disclaimers / Disputes with Merchants

53.1 We shall only entertain queries pertaining to the 0% Interest Instalment Plan. All other queries related to the purchased goods and/or services shall be referred directly to the participating *merchant*.

53.2 We are not the manufacturer or supplier (or agent thereof) of any goods and/or services featured or purchased by you under the 0% Interest Instalment Plan. We shall not be in anyway liable, for any claims, injury, expense, *loss* or damage brought or incurred by any party whosoever, or for any other matter arising from or in connection with the use of any goods or supply of any service purchased under the 0% Interest Instalment Plan. Any complaints or comments in relation to any goods or service purchased or any accompanying terms and conditions of such goods or service are to be directed to the relevant manufacturer or supplier.

53.3 Without limiting the generality of the provisions of the Customer Terms and Credit Card Terms, notwithstanding any dispute between you and the participating *merchant* in respect of or in connection

with any goods and/or service purchased under the 0% Interest Instalment Plan, you remain liable to us for the entire *Instalment Purchase Price*.

53.4 You shall, in the event of any dispute with the participating *merchant* in respect of or in connection with any goods and/or services, deal directly with the participating *merchant* and shall not have any recourse to us in respect thereof.

54. Miscellaneous

54.1 You shall notify us in writing in the event that you decide to repay the *Instalment Purchase Price* in full before the end of the selected tenure as stated in the prescribed authorisation form or on a charge slip. For the avoidance of doubt, full repayment of the *Instalment Purchase Price* before the end of the selected tenure as stated in the prescribed authorisation form or ovvn a charge slip would be deemed as a termination of the 0% Interest Instalment Plan.

54.2 We reserve the right to withdraw any reward or privilege granted to you in the event of any cancellation or termination of the 0% Interest Instalment Plan.

54.3 You hereby authorize us to disclose all relevant information of your *credit card account* to the participating *merchant* for any purpose in connection with your purchase under the 0% Interest Instalment Plan.

54.4 You shall indemnify and keep us fully indemnified against any *loss*, damage, liability, cost and expense which we may suffer or incur (including legal costs on an indemnity basis) arising out of or in connection with this 0% Interest Instalment Plan, including but without limitation, our enforcement of the terms and conditions of the 0% Interest Instalment Plan Product Terms.

54.5 We reserve the right to decline any application for the 0% Interest Instalment Plan without furnishing any reason whatsoever to you or the participating merchant.

In the event of any changes in the credit card account number, the *Instalment Purchase Price* will automatically be debited to the *cardholder's* new *credit card account*. We reserve the right not to transfer or approve the transfer of any 0% Interest Instalment Plan from one *credit card account* to another *credit card account* maintained with us.

55. Rewards

Unless we agree otherwise, the 0% Interest Instalment Plan is not eligible for rewards, rebate, mileage programme, or any other promotions.

Part H – Standard Chartered Spree Credit Card Terms and Conditions

56. The Standard Chartered Spree Credit Card ("**Spree Card**") gives you cashback ("**Spree Cashback**") when you (including any person you authorise as a *supplementary cardholder* on your Spree Card *account*) use the Spree Card in the manner specified in this Part H.

Spree Cashback on Eligible Spree Card Retail Transactions

57. Spree Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 60 below ("**Eligible Spree Card Retail Transactions**") made on your Spree Card based on the date such transactions are posted to your Spree Card *account*. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Eligible Spree Card Retail Transactions charged to the Spree Card in a month (as defined for purposes of Part H in Clause 62 below) but yet to be posted to the Spree Card *account* by the Spree Card statement date will not be taken into account in the computation of Spree Cashback earned for that month (as defined for purposes of Part H in Clause 62 below). Spree Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for each individual Eligible Spree Card Retail Transaction without any rounding off. Spree Cashback earned will be reflected in that month's Spree Card statement but credited to your principal Spree Card *account* only in the following statement cycle month. Such Spree Cashback amount will be automatically offset against the following statement cycle month's billed amount. Spree Cashback earned by your *supplementary cardholder*(s) of the Spree Card will be credited into your principal Spree Card *account*.

58. You can earn Spree Cashback at the rate set out in Clause 59 below on the following transactions charged to your Spree Card:

58.1 eligible transactions identified as online transactions based on codes assigned by Visa that are charged in a foreign currency (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars) ("**Eligible Foreign Currency Online Transactions**");

58.1.1 Eligible Foreign Currency Online Transactions refers to online Eligible Spree Card Retail Transactions that are not made in Singapore Dollars;

58.1.2 Eligible Foreign Currency Online Transactions exclude transactions made via telephone or mail order;

58.1.3 Eligible Foreign Currency Online Transactions are identified via their category codes. These category codes are assigned by Visa after the merchants and their acquiring banks decide on the relevant category for transactions made at such merchants. If the merchants are not classified by Visa under the online category of merchants, transactions made at these merchants will not be eligible for the Spree Cashback on Eligible Foreign Currency Online Transactions. For the avoidance of doubt, the list of category codes is not under the purview of Standard Chartered Bank (Singapore) Limited and we are not responsible for the category code assigned to a transaction;

58.2 eligible transactions on vPost ("**vPost Transactions**") based on merchant description "PAYPAL *VPOST" and/or "VPOST SHIPPING" and/or "VPOST SHIPPING SERVICE";

58.3 eligible transactions identified as online transactions based on codes assigned by Visa that are charged in Singapore Dollars and/or transactions made using mobile wallets and/or contactless transactions ("**Eligible Local Currency Online Transactions**");

58.3.1 Eligible Local Currency Online Transactions refers to online Eligible Spree Card Retail Transactions made in Singapore Dollars;

58.3.2 Eligible Local Currency Online Transactions exclude (1) transactions made via telephone or mail order and (2) Samsung Pay transactions using Magnetic Secure Transmissions;

58.3.3 Eligible Local Currency Online Transactions are identified via their category codes. These category codes

are assigned by Visa after the merchants and their acquiring banks decide on the relevant category for transactions made at such merchants. If the merchants are not classified by Visa under the online category of merchants, transactions made at these merchants will not be eligible for the Spree Cashback on Eligible Local Currency Online Transactions. For the avoidance of doubt, the list of category codes is not under the purview of Standard Chartered Bank (Singapore) Limited and we are not responsible for the category code assigned to a transaction;

58.3.4 Mobile wallet transactions are transactions made using Apple Pay, Google Pay™ or Samsung Pay via contactless terminals using Near Field Communication technology; and/or

58.4 any other Eligible Spree Card Retail Transactions that are not Eligible Foreign Currency Online Transactions, vPost Transactions or Eligible Local Currency Online Transactions ("**Other Eligible Spree Card Retail Transactions**").

59. Spree Cashback will be awarded in the following manner:

	CATEGORY OF ELIGIBLE SPREE CARD RETAIL TRANSACTIONS	SPREE CASHBACK
(a)	Eligible Foreign Currency Online Transactions	3%
(b)	vPost Transactions	3%
(c)	Eligible Local Currency Online Transactions - including transactions made using mobile wallets and/or contactless transactions	2%
(d)	Other Eligible Spree Card Retail Transactions	1%

60. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Spree Card Retail Transactions:

Maximum Spree Cashback

61. The maximum Spree Cashback awarded for any month is capped at S$60 per Spree Card *account* except that for a month which begins on or after 12 July 2021, the maximum amount of Spree Cashback awarded for such a month is capped at S$30 per Spree Card *account*.

General

62. For the purposes of this Part H, "month" means the period from the statement date of the current calendar month to one day prior to the statement date of the following calendar month.

63. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or Eligible Spree Card Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.

64. Your Spree 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 Spree Cashback. In the event that your Spree Card *account* is delinquent, terminated or suspended for any reason whatsoever before the Spree Cashback is credited into your Spree Card *account*, we reserve the right to forfeit such Spree Cashback in our sole discretion.

65. We accept no liability for any late submission of any transaction and/or Eligible Spree Card Retail Transaction by *merchants* for whatsoever reason.

66. Any Spree Cashback if credited to your Spree Card *account* for any of the transactions listed under Clause 60 will be reversed in our sole discretion.

67. Spree Cards are excluded from earning rewards under the Standard Chartered 360° Rewards Programme.

68. [Intentionally omitted]

69. Our decision on all matters pertaining to the Spree Card shall be final and binding on you and your *supplementary cardholders*.

70. Google Pay™ is a trademark of Google LLC.

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

Part I – Standard Chartered Simply Cash Credit Card Terms and Conditions

72. The Standard Chartered Simply Cash Credit Card (the "**Simply Cash Card**") gives you 1.5% cashback ("**Cashback**") when you (including your *supplementary cardholder*(s) on your Simply Cash Card *account*) use the Simply Cash Card in the manner specified in this Part I. **Cashback on Eligible Simply Cash Card Retail Transactions**

73. Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 74 below ("**Eligible Simply Cash Card Retail Transactions**") made on your Simply Cash Card based on the date such purchases are posted to your Simply Cash Card *account*. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Eligible Simply Cash Card Retail Transactions charged to the Simply Cash Card in a month (as defined for purposes of Part I in Clause 77 below) but yet to be posted to the Simply Cash Card *account* by the Simply Cash Card statement date will not be taken into account in the computation of Cashback earned for that month (as defined for purposes of Part I in Clause 77 below). Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for Eligible Simply Cash Card Retail Transaction(s) without any rounding off. Cashback earned will be reflected in that month's card statement but credited to your principal Simply Cash Card *account* only in the following statement cycle month. Such Cashback amount will be automatically offset against the following statement cycle month's billed amount. Cashback earned by your supplementary *cardholder*(s) of the Simply Cash Card will be credited into your principal Simply Cash Card *account*.

74. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Simply Cash Card Retail Transactions and will not earn cashback:

75. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of Cashback. Any reversed portion of the Cashback earned will be reflected in the next month's Simply Cash Card statement.

76. We may retract, deduct, re-compute, withdraw and/or cancel any Cashback awarded if you fail to effect the *minimum payment due* as reflected on that month's Simply Cash Card statement, abuse the cashback programme or as 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.

General

77. For purposes of this Part I, "month" means the period from the day after the previous statement date to the current statement date. to the statement date of the following month.

78. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or Eligible Simply Cash Card Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.

79. Your Simply Cash 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 Cashback. In the event that your Simply Cash Card *account* is delinquent, terminated or suspected for any reason whatsoever before the Cashback is credited into your Simply Cash Card *account*, we reserve the right to forfeit such Cashback in our sole discretion.

80. We accept no liability for any late submission of any transaction and/or Eligible Simply Cash Card Retail Transaction by any *merchant* for whatsoever reason.

81. Any Cashback, if credited to your Simply Cash Card *account* for any of the transactions listed under Clause 74, will be reversed in our sole discretion.

82. Your Simply Cash 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 Cashback. In the event that your Simply Cash Card *account* is delinquent, terminated or suspended for any reason whatsoever before the Cashback is credited into your Simply Cash Card *account*, we reserve the right to forfeit such Cashback in our sole discretion.

83. The Simply Cash Card is excluded from earning rewards under the Standard Chartered 360° Rewards Programme.

84. [Intentionally omitted]

85. Our decision on all matters pertaining to this Simply Cash Card shall be final and binding on you and your *supplementary cardholders*.

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

Part J – Standard Chartered Visa Infinite Credit Card Terms and Conditions

87. The terms and conditions mentioned in this Part J are a common set of terms and conditions applicable to:

87.1 Standard Chartered Visa Infinite Rewards Promotion ("**VI Card Rewards Promotion**");

87.2 Standard Chartered Visa Infinite Upfront Gift Promotion ("**VI Card Upfront Gift Promotion**");

87.3 Standard Chartered Visa Infinite Priority Pass Promotion ("**VI Card Priority Pass Promotion**").

88. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.

89. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Visa Infinite Credit Card (the "**VI Card**") issued by Standard Chartered Bank (Singapore) Limited ("**SCB**" or the "**Bank**") as a cardholder ("**VI Cardholder**").

90. For the avoidance of any doubt, the promotion terms and conditions mentioned in Part J (including Parts J1 to J3) are only applicable for the VI Card and are not applicable to the Priority Banking Visa Infinite Credit Card. For promotions applicable to the Priority Banking Visa Infinite Credit Card, please see Part K of these terms below.

91. The VI 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 the Bank in its discretion.

92. The VI Cardholder will be charged with an annual fee of S$599.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.

93. By participating in any of the promotions listed in Clause 87 above, 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.

94. The Bank reserves the right to terminate, withdraw, shorten or extend the promotions listed below in the Bank's sole and absolute discretion.

95. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.

96. In the event the Bank has determined that a VI Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the VI Cardholder would not have been entitled to redeem the 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 gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the VI Cardholder's *account*(s) with the Bank.

97. All charges mentioned in Parts J1 to J3 below are subject to GST and service charges where applicable.

98. Privileges mentioned in Parts J1 to J3 below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.

99. 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.

100. All information is correct at the time of printing or posting online.

Part J1 – Standard Chartered Visa Infinite Rewards Promotion ("VI Card Rewards Promotion")

1. During the VI Card Promotion Period, the VI Cardholder must charge at least S$2,000 ("**Minimum Spend Amount**") to the VI Card in a statement cycle in eligible retail transactions (based on transaction posting date) ("**VI Card Qualifying Transactions**") to earn *360° Reward Points*. Please see Clause 6 of Part J1 below for excluded transactions.
2. The spends made by both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the *360° Reward Points* mentioned in Clause 3 of Part J1 below will be credited to the VI Card *account*.
3. Under the existing Standard Chartered 360° Rewards Programme, VI Cardholders earn 1 mile for every S$1 (in local/foreign currency) spent with the VI Card. Under this VI Card Rewards Promotion, VI Cardholders who meet the Minimum Spend Amount will be eligible to earn additional miles in the form of *360° Rewards Points* as follows:
   3.1 additional 0.4 miles for every $1 spent in local currency;
   3.2 additional 2 miles for every $1 spent in foreign currency (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars).

   As such, under this VI Card Rewards Promotion, VI Cardholders are eligible to earn a total of 1.4 miles (3.5 *360° Reward Points*) for every $1 spent in local currency and 3 miles (7.5 *360° Reward Points*) for every $1 spent in foreign currency.
4. The miles reflected above will be credited in the form of *360° Reward Points* to the VI Card *account*. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) ("**Rewards Programme Terms**"). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of *360° Reward Points* to miles or other rewards.
5. The *360° Reward Points* will be credited to the VI Card *account* within 5 days after the end of the statement cycle month in which the VI Card Qualifying Transactions were made.
6. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible VI Card Retail Transactions:
7. For non-Singapore Dollar VI Card Qualifying Transactions charged to the VI Card, the transaction amount posted in the VI Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the VI Card Qualifying Transaction for the purpose of the Minimum Spend Amount for the VI Card Rewards Promotion.
8. All VI Card Qualifying Transactions must be charged to the VI 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.
9. VI Card Qualifying Transactions charged to *supplementary cards* in respect of a VI Card will be counted towards the fulfilment of the relevant spend requirement for the VI Card Rewards Promotion.
10. The Bank reserves the right to determine in our sole and absolute discretion whether VI Cardholders have met all requirements of this VI Card Rewards Promotion, and whether amounts charged to a VI Card are eligible to qualify for the VI Card Rewards Promotion. Our decision in all matters arising out of or in connection with the VI Card Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

Part J2 – Standard Chartered Visa Infinite Upfront Gift Promotion ("VI Card Upfront Gift Promotion")

1. This VI Card Upfront Gift Promotion is only applicable to Principal VI Cardholders.
2. To be eligible for this VI Card Upfront Gift Promotion:
   2.1 you must apply for the VI Card as a principal VI Cardholder;
   2.2 the Bank must receive your application for the VI Card within the VI 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 VI 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 VI Card Upfront Gift Promotion on a case-to-case basis, subject to these terms and conditions;
   2.3 your VI Card application must be given final and unconditional *approval* by the Bank;
   2.4 the VI Card must, within 6 months of account opening date, be valid (i.e. the VI 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
   2.5 you must not ask for any annual fee waiver during the time where the VI Card is valid.
3. If the VI Cardholder satisfies the eligibility criteria set out in Clause 2 of Part J2 above, the VI Cardholder can receive:
   3.1 35,000 miles (credited to the VI Cardholder in the form of 87,500 *360° Reward Points*),

   (collectively the "**Upfront Gifts**").

   Upfront Gifts are non-transferable and non-exchangeable for any other items.
4. The VI Cardholder will be charged with an annual fee of S$599.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.
5. The miles reflected in Clause 3 of Part J2 will be credited in the form of *360° Reward Points* to the VI Card *account* within 30 days of VI Card activation date.
6. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Rewards Programme Terms. Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of *360° Reward Points* to miles or other rewards.
7. The Bank reserves the right to claw back the *360° Reward Points* credited to the VI Card *account* under this VI Card Upfront Gift Promotion as per Clause 3 of Part J2 if the VI Cardholder fails to make the annual fee payment.
8. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with this VI Card Upfront Gift Promotion, including the VI Cardholder's eligibility for this VI Card Upfront Gift Promotion. The Bank's determination of all matters relating to this VI Card Upfront Gift Promotion shall be final and conclusive and no correspondence will be entertained.

Part J3 – Standard Chartered Visa Infinite Priority Pass Promotion ("VI Card Priority Pass Promotion")

1. This VI Card Priority Pass Promotion is only applicable to Principal VI Cardholders.

2. All Principal VI Cardholders will be eligible to apply for the VI Card Priority Pass.

3. To apply for the VI Card Priority Pass, Principal VI Cardholders must:

   3.1 successfully send an *SMS* in the following format to 77272:

   "SCVI<space>PP<space>last 4-digit of Standard Chartered Visa Infinite Card number"
   Example: SCVI PP 1234)

   All *SMSes* which are not in this prescribed format will not be accepted and will be considered by the Bank to be invalid and/or void.

   3.2 If the *SMS* referred to in Clause 3.1 of Part J3 above (the "**VI Card Priority Pass Application SMS**") is successfully sent to 77272 by a Principal VI Cardholder, the Principal VI Cardholder will receive 2 *SMSes*:

   3.2.1 (shortly after the VI Card Priority Pass Application SMS is received by the Bank) An acknowledgement of successful receipt of the VI Card Priority Pass Application SMS will be sent to the mobile number which the Principal VI Cardholder had used to send the VI Card Priority Pass Application SMS; and

   3.2.2 (within 14 business days of the sending by the Principal VI Cardholder of the VI Card Priority Pass Application SMS) A unique code that is for one-time use (the "**VI Card Priority Pass Unique Code**") will be sent via *SMS* to such Principal VI Cardholder's mobile number registered with the Bank.

   3.3 Visit sc.com/sg/infinite and click on "Activate your Priority Pass" found under the portion titled "Enjoy Priority Pass with Loved Ones" to access the application form for the VI Card Priority Pass hosted on Priority Pass' website. Input the VI Card Priority Pass Unique Code received from the Bank referred to in Clause 3.2.2 of Part J3 above and complete the rest of the application for the VI Card Priority Pass on Priority Pass' website.

4. Please note that there is a processing period of up to 14 business days for the Bank to send the VI Card Priority Pass Unique Code to the Principal VI Cardholder's mobile number registered with the Bank.

   The speed and reliability of service of the Principal VI 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. Principal VI 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 3 of Part J3 above.

5. All Principal VI Cardholders with a valid VI Card Priority Pass will be eligible for six (6) complimentary visits ("**VI Card Priority Pass Free Visits**") to the airport lounges under the Priority Pass Lounge programme for each Period (as defined below). In order to enjoy the VI Card Priority Pass Free Visits, the Principal VI Cardholder has to be present at such airport lounge. "Period" for purposes of Part J3 shall mean:

   5.1 the date the Principal VI Cardholder's application for the VI Card Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the "**Initial Period**" for purposes of Part J3); or

   5.2 the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal VI Cardholder's application for the VI Card Priority Pass to the day before the next anniversary of such approval (each, a "**Subsequent Period**" for purposes of Part J3).

6. The VI Card Priority Pass Free Visits defined in Clause 5 of Part J3 above comprises visits by the Principal VI Cardholder as well as visits by any guest that the Principal VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal VI Cardholder is accompanied by two of his/her guests, it will count as three (3) complimentary visits. Any additional visits by a Principal VI Cardholder and/or his/her guests beyond such Principal VI Cardholder's complimentary entitlement will be chargeable as per Clause 7 of Part J3.

Condition to be fulfilled	Number of complimentary visits that can be enjoyed by a Principal VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
For new applications for the VI Card Priority Pass, the Principal VI Card has to be valid and in good standing as of the date the Principal VI Cardholder's VI Card Priority Pass Application SMS is received by the Bank	6 for the Initial Period	If a Principal VI Cardholder is accompanied by a guest on each of his/her 3 lounge visits, it will count as 6 visits and that Principal VI Cardholder's complimentary visits are exhausted.
For renewals of the VI Card Priority Pass, the Principal VI Card has to be valid and in good standing as of the date on which the Bank checks the status of the Principal VI Card, where the date of such check falls before the start date of the next Subsequent Period	6 per Subsequent Period	

7. The Principal VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal VI Cardholder has exhausted the VI Card Priority Pass Free Visits mentioned in Clause 5 of Part J3. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate (currently US$27 per visit) which can be accessed at www.prioritypass.com. This charge applies to each subsequent visit by each Principal VI Cardholder and each of his/her guest(s).

8. If the Principal VI Card is no longer active when the charge defined in Clause 7 of Part J3 is posted, then the Bank reserves the right to charge the same to any other valid, active *credit card* of the same Principal VI Cardholder or any other *account*(s) held by the Principal VI Cardholder with the Bank.

9. The Principal VI Cardholder is required to show the VI Card Priority Pass card either by presenting (A) the physical VI Card Priority Pass membership card at the relevant airport lounge or (B) the digital VI Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal VI Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this programme, you may visit: www.prioritypass.com.

10. The Principal VI 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 case of any dispute, this receipt will be considered as good.

11. The Principal VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal VI Card is valid and in good standing.

12. The Principal VI Cardholder's VI Card Priority Pass shall be automatically blocked if his/her Principal VI Card is suspended or cancelled.

13. For the avoidance of doubt, the *supplementary cardholder* of the VI Card is not eligible to apply for the VI Card Priority Pass, only the Principal VI Cardholder may apply for the VI Card Priority Pass.

14. We shall not be liable for any loss of any items which the Principal VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.

15. 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 Principal VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.

16. 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.

Part K – Standard Chartered Priority Banking Visa Infinite Credit Card Terms and Conditions

101. The terms and conditions mentioned in this Part K are a common set of terms and conditions applicable to:

    102.1 Standard Chartered Priority Banking Visa Infinite Rewards Promotion ("**PRB VI Card Rewards Promotion**"); and

    102.2 Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion ("**PRB VI Card Priority Pass Promotion**").

102. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.

103. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Priority Banking Visa Infinite Credit Card (the "**PRB VI Card**") issued by Standard Chartered Bank (Singapore) Limited ("**SCB**" or the "**Bank**") as a cardholder ("**PRB VI Cardholder**").

104. For the avoidance of any doubt, the promotion terms and conditions mentioned in Part K are only applicable for the PRB VI Card and are <u>not</u> applicable to the Visa Infinite Credit Card. For promotions applicable to the Visa Infinite Credit Card, please see Part J of these terms above.

105. The PRB VI 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 the Bank in its discretion.

106. The PRB VI Cardholder will be charged with an annual fee of S$327 (including GST) in the second year and every subsequent year, for as long as the PRB VI Card is active.

107. By participating in any of the promotions listed in Clause 101 above, 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.

108. The Bank reserves the right to terminate, withdraw, shorten or extend the promotions listed below in the Bank's sole and absolute discretion.

109. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.

110. In the event the Bank has determined that a PRB VI Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the PRB VI Cardholder would not have been entitled to redeem the 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 gifts/vouchers/cashback/ rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the PRB VI Cardholder's account(s) with the Bank.

111. All charges mentioned in Parts K1 to K2 below are subject to GST and service charges where applicable.

112. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.

113. 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.

114. All information is correct at the time of printing or posting online.

Part K1 – Standard Chartered Priority Banking Visa Infinite Rewards Promotion ("PRB VI Card Rewards Promotion")

1. During the PRB VI Card Promotion Period, the PRB VI Cardholder must charge to the PRB VI Card in a statement cycle eligible retail transactions (based on transaction posting date) ("**PRB VI Card Qualifying Transactions**") to earn *360° Reward Points*. Please see Clause 6 of Part K1 below for excluded transactions.

2. *The spends made by both the Principal and Supplementary PRB VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the Rewards Points mentioned in Clause 3 below will be credited to the PRB VI card account.*

3. Under the existing Standard Chartered 360° Rewards Programme, PRB VI Cardholders (including your *supplementary cardholder(s)* on your PRB VI Card *account*) earn 1 mile for every S$1 (in local/foreign currency) spent with the PRB VI Card. "**Foreign currency**" spends are, for the avoidance of doubt, spends that are not made in Singapore Dollars.

4. The miles reflected above will be credited in the form of *360° Reward Points* to the PRB VI Card *account*. The PRB VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) ("**Rewards Programme Terms**"). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of *360° Reward Points* to miles or other rewards.

5. The *360° Reward Points* will be credited to the PRB VI Card *account* within 5 days after the end of the statement cycle month in which the PRB VI Card Qualifying Transactions were made.

6. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible PRB VI Card Retail Transactions:

7. For non-Singapore Dollar PRB VI Card Qualifying Transactions charged to the PRB VI Card, the transaction amount posted in the PRB VI Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the PRB VI Card Qualifying Transaction for the PRB VI Card Rewards Promotion.

8. All PRB VI Card Qualifying Transactions must be charged to the PRB VI 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.

9. *PRB VI Card Qualifying Transactions charged to supplementary cards in respect of a PRB VI Card will be counted towards the fulfillment of the relevant spend requirement for the Rewards Promotion.*

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

Part K2 – Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion ("PRB VI Card Priority Pass Promotion")

1. This PRB VI Card Priority Pass Promotion is only applicable to Principal PRB VI Cardholders.

2. All Principal PRB VI Cardholders will be eligible to apply for the PRB VI Card Priority Pass.

3. To apply for the PRB VI Card Priority Pass, Principal PRB VI Cardholders must:

   3.1 successfully send an *SMS* in the following format to 77272:

   "PBVI<space>PP<space>last 4-digit of Standard Chartered Priority Banking Visa Infinite Card number" (Example: PBVI PP 1234)

   All *SMSes* which are not in this prescribed format will not be accepted and will be considered by the Bank to be invalid and/or void.

   3.2 If the *SMS* referred to in Clause 3.1 of Part K2 above (the "**PRB VI Card Priority Pass Application SMS**") is successfully sent to 77272 by a Principal PRB VI Cardholder, the Principal PRB VI Cardholder will receive 2 *SMSes*:

   3.2.1 (shortly after the PRB VI Card Priority Pass Application SMS is received by the Bank) an acknowledgement of successful receipt of the PRB VI Card Priority Pass Application SMS will be sent to the mobile number which the Principal PRB VI Cardholder had used to send the PRB VI Card Priority Pass Application SMS; and

   3.2.2 (within 14 business days of the sending by the Principal PRB VI Cardholder of the PRB VI Card Priority Pass Application SMS) a unique code that is for one-time use (the "**PRB VI Card Priority Pass Unique Code**") will be sent via *SMS* to such Principal PRB VI Cardholder's mobile number registered with the Bank.

   3.3 Visit sc.com/sg/priorityinfinite and click on "activate your Priority Pass" found under the portion titled "Enjoy Priority Pass with Loved Ones" to access the application form for the PRB VI Card Priority Pass hosted on Priority Pass' website. Input the PRB VI Card Priority Pass Unique Code received from the Bank referred to in Clause 3.2.2 of Part K2 above and complete the rest of the application for the PRB VI Card Priority Pass on Priority Pass' website.

4. Please note that there is a processing period of up to 14 business days for the Bank to send the PRB VI Card Priority Pass Unique Code to the Principal PRB VI Cardholder's mobile number registered with the Bank.

   The speed and reliability of service of the Principal PRB VI 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. Principal PRB VI 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 3 of Part K2 above.

5. All Principal PRB VI Cardholders with a valid PRB VI Card Priority Pass will be eligible for a defined number of complimentary visits ("**PRB VI Card Priority Pass Free Visits**") as set out in Clause 6 of Part K2 below to the airport lounges under the Priority Pass Lounge programme for each Period (as defined below). In order to enjoy the PRB VI Card Priority Pass Free Visits, the Principal PRB VI Cardholder has to be present at such airport lounge. "**Period**" for purposes of Part K2 shall mean:

   5.1 the date the Principal PRB VI Cardholder's application for the PRB VI Card Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the "**Initial Period**" for purposes of Part K2); or

   5.2 the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal PRB VI Cardholder's application for the PRB VI Card Priority Pass to the day before the next anniversary of such approval (each, a "**Subsequent Period**" for purposes of Part K2).

6. The PRB VI Card Priority Pass Free Visits defined in Clause 5 of Part K2 above comprises visits by the Principal PRB VI Cardholder as well as visits by any guest that the Principal PRB VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal PRB VI Cardholder is accompanied by two of his/her guests, it will count as three (3) complimentary visits. Any additional visits by a Principal PRB VI Cardholder and/or his/her guests beyond such Principal PRB VI Cardholder's complimentary entitlement will be chargeable as per Clause 7 of Part K2.

On or before 14 August 2025: For new applications for the PRB VI Card Priority Pass, where applicant is an new or existing Priority client

Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months or from the month of establishment of the Priority relationship (whichever shorter) preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank (Priority Private clients inclusive)	Less than S$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private **OR** Private Banking Programme	S$1,500,000 and above	24 for the initial period	Principal PRB VI Cardholder is eligible for up to 24 complimentary visits during each period. During each complimentary visit, the Principal PRB VI Cardholder is eligible to bring 1 accompanying guest. If the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7. After the Principal PRB VI Cardholder has exhausted his/her entitlement of 24 complimentary visits, each additional visit by the cardholder or guest will be chargeable by Priority Pass as per Clause 7.

On or before 14 August 2025: For renewals of the PRB VI Card Priority Pass (where the Principal PRB VI Cardholder is an existing Priority client)

Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank (Priority Private clients inclusive)	Less than S$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private **OR** Private Banking Programme	S$1,500,000 and above	24 for the Initial Period	Principal PRB VI Cardholder is eligible for up to 24 complimentary visits during each period. During each complimentary visit, the Principal PRB VI Cardholder is eligible to bring 1 accompanying guest. If the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7. After the Principal PRB VI Cardholder has exhausted his/her entitlement of 24 complimentary visits, each additional visit by the cardholder or guest will be chargeable by Priority Pass as per Clause 7.

With effect from 15 August 2025: For new applications for the PRB VI Card Priority Pass, where applicant is an new or existing Priority client

Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
• Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months or from the month of establishment of the Priority relationship (whichever shorter) preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank • Maintain active Wealth holdings* with the Bank (Priority Private clients inclusive)	Less than S$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
• Membership in the Bank's Priority Private **OR** Private Banking Programme • Maintain active Wealth holdings* with the Bank	S$1,500,000 and above	24 for the initial period	Principal PRB VI Cardholder is eligible for up to 24 complimentary visits during each period. During each complimentary visit, the Principal PRB VI Cardholder is eligible to bring 1 accompanying guest. If the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7. After the Principal PRB VI Cardholder has exhausted his/her entitlement of 24 complimentary visits, each additional visit by the cardholder or guest will be chargeable by Priority Pass as per Clause 7.

*Clients with active Wealth holdings are defined as clients who hold either an Eligible Investment Product(s) or Eligible Insurance Product purchased through the bank. Eligible Investment Product(s) as defined by the Bank refers to Structured Products, Fixed Income Products, Unit Trusts and Equity Holdings. Foreign Currency Deposits and Foreign Currency transactions are not considered as Investment Products.

With effect from 15 August 2025: For renewals of the PRB VI Card Priority Pass (where the Principal PRB VI Cardholder is an existing Priority client)

Condition to be fulfilled on the date the Principal Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/ or his/her guest at Priority Pass Airport Lounges	Illustration of usage
• Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months or from the month of establishment of the Priority relationship (whichever shorter) preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank • Maintain active Wealth holdings* with the Bank (Priority Private clients inclusive)	Less than S$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/ her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
• Membership in the Bank's Priority Private **OR** Private Banking Programme • Maintain active Wealth holdings* with the Bank	S$1,500,000 and above	24 for the Initial Period	Principal PRB VI Cardholder is eligible for up to 24 complimentary visits during each period. During each complimentary visit, the Principal PRB VI Cardholder is eligible to bring 1 accompanying guest. If the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7. After the Principal PRB VI Cardholder has exhausted his/her entitlement of 24 complimentary visits, each additional visit by the cardholder or guest will be chargeable by Priority Pass as per Clause 7.

*Clients with active Wealth holdings are defined as clients who hold either an Eligible Investment Product(s) or Eligible Insurance Product purchased through the bank. Eligible Investment Product(s) as defined by the Bank refers to Structured Products, Fixed Income Products, Unit Trusts and Equity Holdings. Foreign Currency Deposits and Foreign Currency transactions are not considered as Investment Products.

7. The Principal PRB VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal PRB VI Cardholder has exhausted the PRB VI Card Priority Pass Free Visits mentioned in Clause 6 of Part K2. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate (currently US$27 per visit) which can be accessed at www.prioritypass.com. This charge applies to each subsequent visit by each Principal PRB VI Cardholder and each of his/her guest(s).
8. If the Principal PRB VI Card is no longer active when the charge defined in Clause 7 of Part K2 is posted, then the Bank reserves the right to charge the same to any other valid, active *credit card* of the same Principal PRB VI Cardholder or any other *account*(s) held by the Principal PRB VI Cardholder with the Bank.
9. The Principal PRB VI Cardholder is required to show the PRB VI Card Priority Pass card either by presenting (A) the physical PRB VI Card Priority Pass membership card at the relevant airport lounge or (B) the digital PRB VI Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal PRB VI Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this programme, you may visit: www.prioritypass.com
10. The Principal PRB VI 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 case of any dispute, this receipt will be considered as good.
11. The Principal PRB VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal PRB VI Card is valid and in good standing.
12. The Principal PRB VI Cardholder's PRB VI Card Priority Pass shall be automatically blocked if his/her Principal PRB VI Card is suspended or cancelled.
13. For the avoidance of doubt, the *supplementary cardholder* of the PRB VI Card is not eligible to apply for the PRB VI Card Priority Pass, only the Principal cardholder of the Priority Banking Visa Infinite Credit Card may apply for the PRB VI Card Priority Pass.
14. We shall not be liable for any loss of any items which the Principal PRB VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge
15. 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 Principal PRB VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal PRB VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
16. 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.

Part L – Standard Chartered MANHATTAN S$500 Credit Card Terms and Conditions

Cashback Terms

115. The Standard Chartered MANHATTAN S$500 Credit Card which comes with a *credit limit* of S$500 (the "**MANHATTAN S$500 Card**") gives you 0.25% cashback ("**MANHATTAN S$500 Cashback**") when you use the MANHATTAN S$500 Card in the manner specified in this Part L.

MANHATTAN S$500 Cashback on Eligible MANHATTAN S$500 Card Retail Transactions

116. MANHATTAN S$500 Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 117 below ("**Eligible MANHATTAN S$500 Card Retail Transactions**") made on your MANHATTAN S$500 Card based on the date such purchases are posted to your MANHATTAN S$500 Card *account*. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Eligible MANHATTAN S$500 Card Retail Transactions charged to the MANHATTAN S$500 MANHATTAN S$500 Card in a month (as defined for purposes of Part L in Clause 120 below) but yet to be posted to the MANHATTAN S$500 Card *account* by the MANHATTAN S$500 Card statement date will not be taken into account in the computation of MANHATTAN S$500 Cashback earned for that month (as defined in for purposes of Part L Clause 120 below). MANHATTAN S$500 Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for each individual Eligible MANHATTAN S$500 Card Retail Transaction without any rounding off. MANHATTAN S$500 Cashback earned will be reflected in that month's card statement but credited to your principal MANHATTAN S$500 Card *account* only in the following statement cycle month. Such MANHATTAN S$500 Cashback amount will be automatically offset against the following statement cycle month's billed amount.

117. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible MANHATTAN S$500 Card Retail Transactions and will not earn MANHATTAN S$500 Cashback:

118. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of MANHATTAN S$500 Cashback. Any reversed portion of the MANHATTAN S$500 Cashback earned will be reflected in the next month's MANHATTAN S$500 Card statement.

119. We may retract, deduct, re-compute, withdraw and/or cancel any MANHATTAN S$500 Cashback awarded if you fail to effect the *minimum payment due* as reflected on that month's MANHATTAN S$500 Card statement, abuse the cashback programme or as 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.

General

120. For purposes of this Part L, "month" means the period from the statement date of the current month to the day falling one day prior to the statement date of the following month.

121. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or Eligible MANHATTAN S$500 Card Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.

122. Your MANHATTAN S$500 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 MANHATTAN S$500 Cashback. In the event that your MANHATTAN S$500 Card *account* is delinquent, terminated or suspended for any reason whatsoever before the MANHATTAN S$500 Cashback is credited into your MANHATTAN S$500 Card *account*, we reserve the right to forfeit such MANHATTAN S$500 Cashback in our sole discretion.

123. We accept no liability for any late submission of any transaction and/or Eligible MANHATTAN S$500 Card Retail Transaction by any *merchant* for whatsoever reason.

124. Any MANHATTAN S$500 Cashback, if credited to your MANHATTAN S$500 Card *account* for any of the transactions listed under Clause 117, will be reversed in our sole discretion.

125. Your MANHATTAN S$500 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 MANHATTAN S$500 Cashback. In the event that your MANHATTAN S$500 Card *account* is delinquent, terminated or suspended for any reason whatsoever before the MANHATTAN S$500 Cashback is credited into your MANHATTAN S$500 Card *account*, we reserve the right to forfeit such MANHATTAN S$500 Cashback in our sole discretion.

126. The MANHATTAN S$500 Card is excluded from earning rewards under the Standard Chartered 360° Rewards Programme.

127. [Intentionally omitted]

128. Our decision on all matters pertaining to this MANHATTAN S$500 Card shall be final and binding on you.

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

Part M – Standard Chartered MANHATTAN Platinum and World Mastercard® Credit Card Terms and Conditions

130. The Standard Chartered MANHATTAN Platinum and MANHATTAN World Mastercard® Credit Card (each a "**MANHATTAN Card**" and collectively, the "**MANHATTAN Cards**") gives you up to 3% cashback ("**MANHATTAN Cashback**") when you (including your *supplementary cardholder*(s) on your MANHATTAN Card *account*) use the MANHATTAN Card in the manner specified in this Part M.

131. To be eligible for the MANHATTAN Cashback in a given statement cycle month, you must successfully charge a minimum of $0.01, $1,000 or $3,000 ("**Minimum Tiered MANHATTAN Monthly Spend**") in that same month (as defined for purposes of Part M in Clause 137 below) on Qualifying MANHATTAN Transactions (as defined in Clause 133 below) to enjoy a tiered MANHATTAN Cashback rate as set out in the table below.

Minimum Tiered MANHATTAN Monthly Spend	**Applicable MANHATTAN Cashback rate for the relevant spend tier for the statement cycle month**	**Maximum MANHATTAN Cashback earned per statement cycle quarter**
Tier 1: Below $1,000	0.5%	Capped at $200 (maximum of $800 per year (as defined for purposes of Part M in Clause 137 below)
Tier 2: $1,000 - $2,999.99	1%	
Tier 3: $3,000 and above	3%	

Minimum Tiered MANHATTAN Monthly Spend

132. The Minimum Tiered MANHATTAN Monthly Spend amount is calculated based on the total retail transactions which exclude those transactions listed in Clause 134 below ("**Qualifying MANHATTAN Transactions**") made on your MANHATTAN Card based on the date such purchases are posted to your MANHATTAN Card *account* in a month (as defined in Clause 137 below). For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Qualifying MANHATTAN Transactions charged to the MANHATTAN Card in a month (as defined in Clause 137 below) but yet to be posted to the MANHATTAN Card *account* by the MANHATTAN Card statement date will not be considered in the computation of the Minimum Tiered MANHATTAN Monthly Spend for that month (as defined in Clause 137 below).

Qualifying MANHATTAN Transactions

133. MANHATTAN Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 134 below ("**Qualifying MANHATTAN Transactions**") made on your MANHATTAN Card based on the date such purchases are posted to your MANHATTAN Card *account*. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable). For clarity, Qualifying MANHATTAN Transactions charged to the MANHATTAN Card in a month (as defined in Clause 137 below) but yet to be posted to the MANHATTAN Card *account* by the MANHATTAN Card statement date will not be considered in the computation of MANHATTAN Cashback earned for that month (as defined for purposes of Part M in Clause 137 below). MANHATTAN Cashback will be computed and accrued monthly based on your statement date and will be calculated based on two decimal places for each individual Qualifying MANHATTAN Transaction without any rounding off. MANHATTAN Cashback earned will be reflected in that month's card statement but credited to your principal MANHATTAN Card *account* only one month after each quarter (as defined for purposes of Part M in Clause 137 below). For the avoidance of doubt, a quarter for purposes of Part M does not mean a calendar quarter. Your first quarter commences from the statement date reflected in your first MANHATTAN Card statement issued by us. Such MANHATTAN Cashback amount will be automatically offset against that statement cycle month's billed amount. MANHATTAN Cashback earned by your *supplementary cardholder*(s) of the MANHATTAN Card will be credited into your principal MANHATTAN Card *account*.

For illustration only – When does your first quarter start

	First quarter cycle – Statement Date	**MANHATTAN Cashback Crediting**
Date of your first statement: 15 February (your statement cycle will then be on the 15th of every month)	1st month – 15 February statement	MANHATTAN Cashback earned will be credited one month after each quarter: 15 May statement
	2nd month – 15 March statement	
	3rd month – 15 April statement	
	Second quarter cycle – Statement Date	**MANHATTAN Cashback Crediting**
	1st month – 15 May statement	MANHATTAN Cashback earned will be credited one month after each quarter: 15 August statement
	2nd month – 15 June statement	
	3rd month – 15 July statement	

134. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Manhattan Card Retail Transactions and will not earn Manhattan Cashback:

135. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of MANHATTAN Cashback. Any reversed portion of the MANHATTAN Cashback earned will be reflected in the next month's MANHATTAN Card statement.

136. We may retract, deduct, re-compute, withdraw and/or cancel any MANHATTAN Cashback awarded if you fail to effect the *minimum payment due* as reflected on that month's MANHATTAN Card statement, abuse the cashback programme or as 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.

General

137. For purposes of this Part M, "month" means the period from the statement date of the current month to the day falling one day prior to the statement date of the following month. Every 3 months starting from the first statement cycle month for the MANHATTAN Card make up a "quarter" for purposes of this Part M. Every 4 quarters starting from the first statement cycle month for the MANHATTAN Card make up a "year" for purposes of this Part M.

138. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or MANHATTAN Qualifying Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.

139. Your MANHATTAN 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 MANHATTAN Cashback. In the event that your MANHATTAN Card *account* is delinquent, terminated or suspected for any reason whatsoever before the MANHATTAN Cashback is credited into your MANHATTAN Card *account*, we reserve the right to forfeit such MANHATTAN Cashback in our sole discretion.

140. We accept no liability for any late submission of any transaction and/or MANHATTAN Qualifying Transaction by any *merchant* for whatsoever reason.

141. Any MANHATTAN Cashback, if credited to your MANHATTAN Card *account* for any of the transactions listed under Clause 134, will be reversed in our sole discretion.

142. The MANHATTAN Card is excluded from earning rewards under the Standard Chartered 360° Rewards Programme.

143. [Intentionally omitted]

144. Our decision on all matters pertaining to this MANHATTAN Card shall be final and binding on you and your *supplementary cardholders*.

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

Part N – Standard Chartered Rewards+ Credit Card Terms and Conditions

146. To be eligible for this Rewards+ Card Promotion, you must hold a valid Standard Chartered Rewards+ Credit Card (the "**Rewards+ Card**") issued by Standard Chartered Bank (Singapore) Limited (**"SCB"** or the **"Bank"**) as a *cardholder* ("**Rewards+ Cardholder**").

147. The Rewards+ 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 the Bank in its discretion.

Promotion Mechanics

148. Under the existing Standard Chartered 360° Rewards Programme, Rewards+ Cardholders will be eligible to earn *360° Reward Points* in a year (as defined in Clause 152 below) on eligible retail transactions (based on transaction posting date) ("**Qualifying Rewards+ Card Transactions**"). Please see Clause 153 below for excluded transactions.

149. The spends made by both the Principal and Supplementary Rewards+ Cardholders will be aggregated for the purposes of calculating the total *360° Reward Points* under this Rewards+ Card Promotion. The additional *360° Rewards Points* awarded pursuant to Clause 151 below (whether as a result of spends on the principal or supplementary Rewards+ Card) will be credited to the principal Rewards+ Card *account*.

150. The proposition of the Rewards+ Card allow Rewards+ Cardholders to earn additional *360° Rewards Points* via Qualifying Rewards+ Card Transactions, including Qualifying Dining Transactions. For the avoidance of doubt, "**Qualifying Dining Transactions**" are dining spends charged to the Rewards+ Card made at dining establishments in Singapore classified under the Merchant Category Codes ("**MCC**") of:

    150.1. Caterers (5811)

    150.2. Restaurants and eating places (5812);

    150.3. Pubs & bars (5813); or

    150.4. Fast Food Restaurants (5814).

    For the avoidance of doubt, purchases from establishments including but not limited to local hotel restaurants (including wedding banquets), bakeries and supermarkets that are not classified under the MCCs stated above in Clauses 150.1 - 150.4 above will not be considered as Qualifying Dining Transactions for this Rewards+ Card Promotion.

151. Under the existing Standard Chartered 360° Rewards Programme, Rewards+ Cardholders earn one (1) *360° Reward Point* for every S$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Rewards+ Card, regardless of whether such spends are made in Singapore Dollars or otherwise. Under this Rewards+ Card Promotion, Rewards+ Cardholders will be eligible to earn additional *360° Reward Points* as follows:

    151.1. additional four (4) *360° Reward Points* for every S$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; or

    151.2. additional nine (9) *360° Reward Points* for every S$1 spent in foreign currency (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars) on Qualifying Rewards+ Card Transactions.

    As such, when this Rewards+ Card Promotion is read together with the terms and conditions for the Standard Chartered 360° Rewards Programme, Rewards+ Cardholders are eligible to earn a total of five (5) *360° Reward Points* for every S$1 spent in local currency on Qualifying Dining Transactions and ten (10) *360° Reward Points* for every S$1 spent in foreign currency on Qualifying Rewards+ Card Transactions.

152. There is a cap of 20,000 *360° Reward Points* ("Rewards+ Cap") on the additional *360° Reward Points* awarded under this Rewards+ Card Promotion per year (as defined in this Clause

152). "Year" for purposes of this Rewards+ Card Promotion means the time period from the Rewards+ Card approval date (or a particular anniversary of such approval date) to the day falling before the next anniversary of such approval date. The Rewards+ Cap will be reset every anniversary of the approval date of the relevant Rewards+ Card in question. This Rewards+ Cap only applies to the additional *360° Reward Points* as prescribed in Clauses 151.1 and 151.2 above. For the avoidance of doubt, the Rewards+ Cap does not apply to the one (1) *360° Reward Point* which the Rewards+ Cardholder is entitled to for every S$1 spent (in local/foreign currency) spent with the Rewards+ Card under the existing Standard Chartered 360° Rewards Programme. For example, if a Rewards+ Card is approved on 5 June 2019 and the Rewards+ Cap was reached at any time from 5 June 2019 to 4 June 2020, the Rewards+ Cardholder's Rewards+ Cap will be reset on 5 June 2020. Transactions posted on and after 5 June 2020 will allow the Rewards+ Cardholder to be eligible to earn the additional Rewards Points awarded in accordance with Clause 151 above.

153. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Rewards+ Card Retail Transactions:

154. For non-Singapore dollar Qualifying Rewards+ Card Transactions charged to the Rewards+ Card, the transaction amount posted in the Rewards+ Card (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Rewards+ Card Transaction for the purpose of determining the number of additional Rewards Points to be credited under this Rewards+ Card Promotion.

155. All Qualifying Rewards+ Card Transactions must be charged to the Rewards+ 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.

To illustrate the Rewards+ Cap, please refer to the table below. For the purposes of the illustration below, the Rewards+ Card **is approved on 10 May 2019** and the first transaction is performed on 19 May 2019.

Date	Transaction Description	MCC	*360° Reward Points* awarded	*Additional 360° Reward Points* awarded	Cumulative Rewards+ Cap	Remarks
19/05/19	S$2,000 washing machine purchase at Courts Singapore (paid in SGD)	5311	2,000	N.A.	N.A.	No additional *360° Reward Points* is awarded as transaction does not qualify as a Qualifying Dining Transaction and the transaction is not a foreign currency Qualifying Rewards+ Card Transaction.
15/07/19	S$1,300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S$1,300)	5811	1,300	11,700	11,700	Since this transaction is paid in foreign currency, every S$1 spent is rewarded with 9 additional *360° Reward Points*.
17/11/19	S$2,500 meal at a restaurant in Singapore (paid in SGD)	5812	2,500	8,300	20,000	Since transaction is classified under MCC category 5812 and is paid in SGD, every S$1 spent should be rewarded with 4 additional *360° Reward Points*. However, only 8,300 points are awarded instead of 10,000 points because the 20,000 Rewards+ Cap has been met.
14/03/20	S$500 bill at a bar in Singapore (paid in SGD)	5813	500	N.A.	20,000	Since transaction is classified under MCC category 5813 and is paid in SGD, every S$1 spent should be awarded with 4 additional *360° Reward Points*. However, as the Rewards+ cap of 20,000 has been met, no *360° Reward Points* is accorded.
10/05/20	S$300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S$300)	5811	300	2,700	2,700	Since Reward+ Cap is reset on the anniversary of the card approval date and transaction is paid in foreign currency, every S$1 spent is rewarded with 9 additional *360° Reward Points*.

General

156. By activating the Rewards+ Card, 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.

157. The Bank reserves the right to terminate, suspend, withdraw, shorten or extend the Rewards+ Card Promotion in the Bank's sole and absolute discretion.

158. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the computation of Rewards+ Points pursuant to this Rewards+ Card Promotion, including whether Rewards+ Cardholders have met all requirements of this Rewards+ Card Promotion, whether amounts charged to a Rewards+ Card are eligible to qualify for this Rewards+ Card Promotion, and whether a Rewards+ Cardholder's transaction is classified as a Qualifying Rewards+ Card Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with this Rewards+ Card Promotion shall be final and conclusive and no correspondence will be entertained. In the event the Bank has determined that a Rewards+ Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Rewards+ Cardholder would not have been entitled to redeem the 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 gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the Rewards+ Cardholder's *account*(s) with the Bank.

159. These Rewards+ Card Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme **("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.

160. 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.

161. All information is correct at the time of printing or posting online.

Part N1 – Rewards+ Credit Card Merchant Promotion ("Rewards+ Merchant Promotion")

162. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to:

    162.1. Standard Chartered Cathay Cineplex Platinum Movie Suites Privileges ("**Rewards+ Cathay Movie Promotion**"); and

    162.2. Standard Chartered Fullerton Dining Promotion (**"Rewards+ Fullerton Dining Promotion"**).

163. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.

164. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Rewards+ Credit Card (the **"Rewards+ Card"**) issued by Standard Chartered Bank (Singapore) Limited (**"SCB"** or the **"Bank"**) as a *cardholder* (**"Rewards+ Cardholder"**).

165. The Rewards+ 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 the Bank in its discretion.

166. All the promotions mentioned below are valid from 1 April 2019 to 30 April 2020, unless stated otherwise.

167. By participating in the Rewards+ Merchant Promotion and any of the specific promotions listed below, 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.

168. The Bank reserves the right to terminate, withdraw, shorten or extend the promotions listed below in the Bank's sole and absolute discretion.

169. These Standard Chartered Rewards+ Credit Card Merchant Promotion Terms and Conditions are to be read in conjunction with the Standard Chartered Rewards+ Credit Card Promotion **("Rewards+ Card Promotion")** Terms and Conditions found at sc.com/sg/rewardsplustncs, our Customer Terms, Credit Card Terms and Standard Chartered 360° Rewards Programme (**"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.

170. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.

171. In the event the Bank has determined that a Rewards+ Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Rewards+ Cardholder would not have been entitled to redeem the 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 gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the Rewards+ Cardholder's *account(s)* with the Bank.

172. All charges mentioned below are subject to GST and service charges where applicable.

173. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.

174. Privileges are not valid on eve and on Public Holidays and other special occasions, unless otherwise stated.

175. The Bank is not an agent of the *merchant* and makes no representation as to the quality of goods and services provided. Any dispute about quality or performance of the *product* and/or service is to be resolved directly with the *merchant*. The respective *merchants* reserve the right to vary their terms and conditions governing the promotion without prior notice.

176. 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.

177. All information is correct at the time of printing or posting online.

Part O – Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms and Conditions

178. For these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions to apply:

a. You must hold, as a principal *cardholder*, either a valid Standard Chartered Prudential Platinum Credit Card issued by Standard Chartered Bank (Singapore) Limited (**"Prudential Platinum Card")** or a valid Prudential Visa Signature Credit Card issued by Standard Chartered Bank (Singapore) Limited (**"Prudential Signature Card")** (previously known as PruPrestige Visa Signature), (each a **"Prudential Card**", collectively the "**Prudential Cards**"); and

b. your Prudential Card *account*(s) 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 ("**SCB**" or the "**Bank**") in its sole and absolute discretion.

179. For the purposes of these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions:

(i) a "**Prudential Platinum Cardholder**" is a principal *cardholder* of a Prudential Platinum Card;

(ii) a "**Prudential Signature Cardholder**" is a principal *cardholder* of a Prudential Signature Card;

(iii) a "**Prudential Cardholder**" shall refer to either a Prudential Signature Cardholder or a Prudential Platinum Cardholder; and

(iv) "**Prudential Cardholders**" shall refer to Prudential Signature Cardholders and Prudential Platinum Cardholders.

Prudential Card Rewards Points Promotion

180. The Prudential Card Rewards Points Promotion is valid from 9 September 2020 to 31 December 2026.

By participating in the Prudential Card Rewards Points Promotion, you agree to be bound by these terms and conditions.

181. Under this Promotion, Prudential Cardholders will be eligible to earn 360° Rewards Points under the existing Standard Chartered 360° Rewards Programme on eligible retail transactions charged to a Prudential Card (based on transaction posting date) save for the excluded transactions as set out at Clause 185 below ("**Qualifying Prudential Card Transactions**"). For the avoidance of doubt, Clause 14.3.2 of the Standard Chartered 360° Rewards Programme Terms and Conditions does not apply to the Prudential Signature Card and 360° Rewards Points will be earned for the Prudential Signature Card in the manner as stated at Clause 182(b) below.

182. Under the Standard Chartered 360° Rewards Programme,

a. Prudential Platinum Cardholders earn one (1) 360° Rewards Point for every S$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Standard Chartered Prudential Platinum Credit Card, regardless of whether such spends are made in Singapore Dollars or otherwise; and

b. Prudential Signature Cardholders earn one and a half (1.5) 360° Rewards Points for every S$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Standard Chartered Prudential Signature Card, regardless of whether such spends are made in Singapore Dollars or otherwise.

183. Under this Promotion, the Prudential Cards allow Prudential Cardholders to earn additional *360° Rewards Points* via Qualifying Dining Transactions and Qualifying Foreign Currency Transactions (as defined at Clauses 183(i) and 183(ii) below respectively).

(i) "**Qualifying Dining Transactions**" are dining spends charged to a Prudential Card in Singapore Dollar at dining establishments classified under the Merchant Category Codes ("**MCC**") of:

a. Caterers (5811)

b. Restaurants and eating places (5812);

c. Pubs & bars (5813); or

d. Fast Food Restaurants (5814).

For the avoidance of doubt, purchases from establishments including but not limited to hotel restaurants (including wedding banquets), bakeries and supermarkets that are not classified under the MCCs stated above in Clauses 183(i)(a)-(d) above will not be considered as Qualifying Dining Transactions. Dining spends charged to a Prudential Card in foreign currencies at dining establishments classified under the MCCs stated above in Clauses 183(i)(a)-(d) will not be considered as Qualifying Dining Transactions but will be considered as Qualifying Foreign Currency Transactions as defined in Clause 183(ii) below.

(ii) "**Qualifying Foreign Currency Transactions**" are transactions charged to a Prudential Card in foreign currencies (which, for the avoidance of doubt, are spends that are not made in Singapore Dollars)

184. Prudential Cardholders will be eligible to earn additional 360° Rewards Points as follows:

a. Prudential Platinum Cardholders earn additional (i) four (4) *360° Rewards Points* for every S$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; and (ii) additional nine (9) *360° Rewards Points* for every S$1 spent in foreign currency on Qualifying Foreign Currency Transactions will be credited to the principal Prudential Platinum Card *account*.

b. Prudential Signature Cardholders earn additional (i) three and a half (3.5) *360° Rewards Points* for every S$1 spent in local currency (Singapore Dollars) on Qualifying Dining Transactions; and (ii) additional eight and a half (8.5) *360° Rewards Points* for every S$1 spent in foreign currency on Qualifying Foreign Currency Transactions.

Therefore, Prudential Cardholders are eligible to earn a total of five (5) *360° Rewards Points* for every S$1 spent in local currency on Qualifying Dining Transactions and ten (10) *360° Rewards Points* for every S$1 spent in foreign currency on Qualifying Foreign Currency Transactions. The additional 360° Rewards Points earned pursuant to clauses 184(a) and 184(b) above will be credited to the principal Prudential Platinum Card *account* and principal Prudential Signature Card *account* respectively.

c. The spends made by both the principal and supplementary Prudential Cardholders will be aggregated for the purposes of calculating the total number of 360° Rewards Points earned.

d. There is a cap on the additional 360° Rewards Points earned pursuant to clauses 184(a) and 184(b) above (**"Rewards Cap")** per Year (as defined below), as per the table below:

	Rewards Cap per Year
Prudential Platinum Card	20,000
Prudential Signature Card	50,000

"Year" for purposes of this Rewards Cap means the time period from the Prudential Card approval date (or a particular anniversary of such approval date) to the day falling before the next anniversary of such approval date. The Rewards Cap will be reset every anniversary of the approval date of the relevant Prudential Card. For the avoidance of doubt, this Rewards Cap only applies to the additional 360° Rewards Points as prescribed in Clauses 184(a) and 184(b) above.

For the avoidance of doubt, the Rewards Cap does not apply to the one (1) *360° Rewards Point* which the Prudential Platinum

Cardholder and (1.5) *360° Rewards Points* which the Prudential Signature Cardholder is entitled to for every S$1 spent (in local/foreign currency) with the Prudential Platinum Card and Prudential Signature Card respectively under the existing Standard Chartered 360° Rewards Programme.

For example, if a Prudential Platinum Card is approved on 10 September 2020 and the Rewards Cap was reached at any time from 10 September 2020 to 9 September 2021 (inclusive of both dates), the Prudential Platinum Cardholder's Rewards Cap will be reset on 10 September 2021. The Prudential Platinum Cardholder will earn additional 360° Rewards Points in accordance with Clause 184(a) and 184(b) above for the Qualifying Dining Transactions and Qualifying Foreign Currency Transactions posted on and after 10 September 2021.

To illustrate the Rewards Cap, please refer to the table below. For the purposes of the illustration below, the Prudential Platinum Card **is approved on 10 September 2020** and the first transaction for the Prudential Platinum Card is charged on 19 September 2020 and the Prudential Platinum Cardholder is subjected to a Rewards Cap of 20,000 *360° Reward Points* per Year on the Prudential Platinum Card

185. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Prudential Card Retail Transactions:

186. For non-Singapore dollar Qualifying Prudential Card Transactions or Qualifying Foreign Currency Transactions charged to the Prudential Cards, the transaction amount posted in the Prudential Card *account* (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Prudential Card Transaction or Qualifying Foreign Currency Transactions for the purpose of determining the number of 360° Rewards Points earned under these terms and conditions.

187. All Qualifying Prudential Card Transactions, Qualifying Foreign Currency Transactions and Qualifying Dining Transactions must be charged to Prudential Cards. 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.

188. For a Qualifying Prudential Card Transaction which is successfully posted to a Prudential Card account and converted into monthly instalments at the point of sale by tie up *merchants*, the monthly instalment amount (and not the total amount charged for that transaction) will be considered as the amount of the Qualifying Prudential Card Transaction.

189. For a Qualifying Prudential Card Transaction which is successfully posted to a Prudential Card account and converted into monthly instalments 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 Qualifying Prudential Card Transaction.

360° Rewards Points Redemption to offset premium on Prudential Regular Premium Policies

190. The 360° Rewards Points earned on the Prudential Cards can be redeemed and converted into cash value and used to offset your premium payments for Eligible Policies (as defined at Clause 191 below). A minimum redemption of 3,000 360° Rewards Points is required per redemption and thereafter the 360° Rewards Points must be redeemed in blocks of 300 360° Rewards Points as detailed in the table below.

360° Rewards Points redemption	**Equivalent cash value which can be used to offset premium payments for Eligible Policies**
First 3,000 360° Rewards Points (minimum redemption)	S$ 9.60
Subsequent 300 360° Rewards Points	S$ 0.96

Where no number of 360° Rewards Points is indicated at the "Number of 360° Rewards Points to redeem" section of the Redemption Form, subject to the Bank's sole and absolute discretion, the number of 360° Rewards Points to be redeemed will be the maximum number of 360° Rewards Points in the Prudential Platinum Credit Card account or Prudential Signature Card account that may be redeemed (as the case may be), as per the conversion table above. For clarity, this means, for example, that if there are 3,700 360° Rewards Points to be redeemed, the first 3,000 360° Rewards Points will be redeemed for an equivalent cash value of S$9.60, subsequent 600 360° Rewards Points will be redeemed for an equivalent cash value of S$1.92 and the remaining 100 360° Rewards Points will not be redeemed and will not be used to offset the premium payment for the policy stated on the Redemption Form as detailed in the illustration below.

3,700 360° Rewards Points in Prudential Card account	**Equivalent cash value which can be used to offset premium payments for Eligible Policies**
First 3,000 360° Rewards Points (minimum redemption)	S$ 9.60
Subsequent 600 360° Rewards Points	S$ 0.96 x 2 = S$ 1.92
Remaining 100 360° Rewards Points	Not redeemed and will not be used for premium offset of the policy stated on the Redemption Form, remains in Prudential Card *account*

Please note that if there are insufficient 360° Rewards Points to offset your Prudential policy premium payment entirely, you will need to pay the remaining outstanding premium on or before the policy premium due date.

191. Redemptions are only applicable to premiums for Prudential regular premium policies which are issued by Prudential Assurance Company Singapore Pte Ltd ("**Prudential**"), which have payment modes on a monthly, quarterly, bi-annual or annual payment cycle and such policies exclude PruShield policies, single premium policies, recurring single premium policies, top up premiums policies, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme ("**Eligible Policy**").

192. Please note that the redemption process as stated at clauses 195 to 199 below is managed by Prudential. The Bank is only responsible for the deduction of 360° Rewards Points from the Prudential Card *account* and subsequent reinstatement of 360° Rewards Points to the Prudential Card *account* in the event the premium offset is unsuccessful. The Bank makes no representation or warranty as to the quality of any services provided by Prudential. Any dispute about the quality of the services is to be resolved directly with the Prudential. The Bank is not obliged to assist or act on the Eligible Cardholder's behalf in communicating with Prudential.

193. By submitting your request to the Bank to redeem 360° Rewards Points and offset the premium on your Eligible Policy, you consent to the Bank to share the following information with Prudential, for purposes of the aforementioned premium offset: the fact that you are a customer of the Bank, the name of policyholder of the Eligible Policy which premium payment you wish to offset your 360° Rewards Points against; the relationship between the preceding policyholder and the Prudential cardholder; the Eligible Policy's policy number and premium due date; and the number of 360° Rewards Points to be deducted.

194. 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 360° Rewards Points.

360° Rewards Points Redemption to offset premium on one Eligible Policy only

Prudential Cardholders must submit an Insurance Premiums Redemption Form to the Bank which can be found sc.com/sg/Prurewards ("**Redemption Form**") in order to redeem 360° Rewards Points and offset the premium due on his/her Eligible Policy.

Date	Transaction Description	MCC	*360° Reward Points* awarded	Additional 360° Reward Points awarded	Cumulative Rewards Cap	Remarks
19/09/20	S$2,000 washing machine purchase at Courts Singapore (paid in SGD)	5311	2,000	N.A.	N.A.	No additional *360° Reward Points* is awarded as transaction does not qualify as a Qualifying Dining Transaction and the transaction is not a foreign currency Qualifying Prudential Card Transaction.
15/10/20	S$1,300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S$1,300)	5811	1,300	11,700	11,700	Since this transaction is paid in foreign currency, every S$1 spent is rewarded with 9 additional *360° Reward Points*.
17/02/21	S$2,500 meal at a restaurant in Singapore (paid in SGD)	5812	2,500	8,300	20,000	Since transaction is classified under MCC category 5812 and is paid in SGD, every S$1 spent should be rewarded with 4 additional *360° Reward Points*. However, only 8,300 points are awarded instead of 10,000 points because the 20,000 Rewards Cap has been met.
14/06/21	S$500 bill at a bar in Singapore (paid in SGD)	5813	500	N.A.	20,000	Since transaction is classified under MCC category 5813 and is paid in SGD, every S$1 spent should be awarded with 4 additional *360° Reward Points*. However, as the Rewards cap of 20,000 has been met, no *360° Reward Points* is accorded.
10/09/21	S$300 meal at a restaurant in Australia (paid in AUD – equivalent SGD amount is S$300)	5811	300	2,700	2,700	Since Reward Cap is reset on the anniversary of the card approval date and transaction is paid in foreign currency, every S$1 spent is rewarded with 9 additional *360° Reward Points*.

A. **Eligible Policy to be paid via monthly payments**

195. If the Eligible Policy stated on the Redemption Form is paid via monthly payments, the 360° Rewards Points earned on your Prudential Card will be used to offset either the premium due on your Eligible Policy for the calendar month when the Bank receives the Redemption Form or the premium due for the subsequent calendar month as set out below:

a. If the premium due for the calendar month when the Bank receives the Redemption Form, is not outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium due on your Eligible Policy for the subsequent calendar month, on its due date.

b. If the premium due for the calendar month when the Bank receives the Redemption Form, is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium payable for the calendar month when the Bank receives the Redemption Form, on its due date.

196. If the premium due on your Eligible Policy is not successfully offset (as per Clauses 195(a) and 195(b) above), for any reason:

a. the Bank will reinstate the 360° Rewards Points into your Prudential Card *account* after Prudential's notification to the Bank that the offsetting of the premium for the Eligible Policy was unsuccessful; and

b. you will receive a SMS notification from the Bank, stating that the premium for your Eligible Policy was not successfully offset.

B. **Eligible Policy is on quarterly, half-year and yearly payment mode**

197. If the Eligible Policy stated on the Redemption Form is paid via quarterly, half-yearly and yearly payments, the outcome of your request to offset the premium due on your Eligible Policy depends on the following scenarios:

a. If the Bank receives your completed Redemption Form more than 28 calendar days before the premium due date for your Eligible Policy as stated on the Redemption Form, your request to use 360° Rewards Points earned to offset the premium on your Eligible Policy will not be successful.

b. If the Bank receives your completed Redemption Form less than or equal to 28 calendar days before the policy premium due date for your Eligible Policy as stated on the Redemption Form, but no Eligible Policy premium is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, your request to use 360° Rewards Points earned to offset the premium on your Eligible Policy will not be successful.

c. If the Bank receives your completed Redemption Form less than or equal to 28 calendar days before the policy premium due date for your Eligible Policy as stated on the Redemption Form, and the Eligible Policy premium is outstanding as at the date Prudential receives the completed Redemption Form from the Bank, the 360° Rewards Points will be used to offset the premium for your Eligible Policy on its due date.

198. If the premium for your Eligible Policy has not been successfully offset as per Clauses 197(a) to 197(c) above:

a. the Bank will reinstate the 360° Rewards Points into your Prudential Card *account* after Prudential's notification to the Bank that the offsetting of the premium for the Eligible Policy was unsuccessful; and

b. you will receive a SMS notification from the Bank, stating that the premium for your Eligible Policy was not successfully offset.

199. For clarity, the scenarios of outcomes of premium offset on Eligible Policies on varying payment modes are summarised in the table below:

	Monthly payment mode		Quarterly, half-year and yearly payment mode	
	Policy premium due for your Eligible Policy as stated on the Redemption Form is no longer outstanding as at the date as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is outstanding as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is no longer outstanding as at the date as at the date Prudential receives the completed Redemption Form from the Bank	Policy premium due for your Eligible Policy as stated on the Redemption Form is outstanding as at the date Prudential receives the completed Redemption Form from the Bank
Less than or equal to 28 calendar days before policy premium due date for your Eligible Policy as stated on the Redemption Form	Premium due for following month will be successfully offset 15 days before policy due date	Premium due on Eligible Policy for the current month will be successfully offset.	360° Rewards Points will be credited back into your Prudential Card *account* and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card *account*.	Premium due on Eligible Policy will be successfully offset.
More than to 28 days before policy premium due date for your Eligible Policy as stated on the Redemption Form	NA	NA	360° Rewards Points will be credited back into your Prudential Card *account* and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card *account*.	360° Rewards Points will be credited back into your Prudential Card *account* and receive a SMS notification from the Bank to notify you that the points deducted will be credited back to your Prudential Card *account*.

General

200. By activating the Prudential Card, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you

201. [Intentionally omitted]

202. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Prudential Cards, including whether Prudential Cardholders have met all requirements of this set of Terms and Conditions and whether a Prudential Cardholder's transaction is classified as a Qualifying Prudential Card Transaction, Qualifying Foreign Currency Transaction or Qualifying Dining Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with the Prudential Cards shall be final and conclusive and no correspondence will be entertained.

203. In the event the Bank has determined that a Prudential Cardholder has irregularly or wrongly earned 360° Rewards Points or used the 360° Rewards Points to offset his/her premium payments for Eligible Policies, or where the Bank has knowledge of subsequent events which would mean that a Prudential Cardholder would not have been entitled to earn the 360° Rewards Points or use the 360° Rewards Points to offset his/her premium payments for Eligible Policies, the Bank reserves the right to claw back the 360° Rewards Points or to deduct the value of the 360° Rewards Points (or such other amount as it deems fit) from the aforementioned Prudential Cardholder's *account*(s) with the Bank.

204. These Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions are to be read together with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme and the Redemption Form Terms and Conditions (as set out in the Redemption Form) **("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.

205. 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. 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 Prudential Cards.

206. A person who is not a party to these Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.

207. These Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & 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.

208. All information is correct at the time of printing or posting online.

Part P – Standard Chartered Journey Credit Card ("SCJ") Terms and Conditions

209. The terms and conditions mentioned in Part P are a common set of terms and conditions applicable to:

209.1 Standard Chartered Journey Credit Card Rewards Promotion ("Journey Card Rewards Promotion");

209.2 Standard Chartered Journey Credit Card Priority Pass Promotion ("Journey Card Priority Pass Promotion").

210. 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 209.1 and 209.2, you agree to be bound by the terms and conditions set out in this Part P read in conjunction with the respective terms and conditions for the specific promotion found at Part P1 and P2.

211. To be eligible for the promotions listed at Clauses 209.1 and 209.2, unless otherwise stated, you must hold a valid Standard Chartered Journey Credit Card issued by Standard Chartered Bank (Singapore) Limited (the "Journey Card") as a principal cardholder ("Journey Cardholder"). The Journey Card account 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.

212. The Journey Cardholder will be charged with an annual fee of S$196.20 (including GST) in the first year and every subsequent year unless otherwise stated, for as long as the principal Journey Card is active. There is no annual fee charged for supplementary Journey Cards.

213. By participating in any of the specific promotions listed at Clauses 209.1 and 209.2 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.

214. The Bank reserves the right to terminate, withdraw, shorten or extend the promotions listed at Clauses 209.1 and 209.2 and/or the Standard Chartered 360° Rewards Programme.

215. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the promotions listed at Clauses 209.1 and 209.2, including your eligibility for the respective promotions. The Bank's determination of all matters relating to the promotions listed at Clauses 209.1 and 209.2 shall be final and conclusive and no correspondence will be entertained.

216. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Journey Cardholder or Journey Card supplementary cardholder is not eligible to participate in any of the promotions listed at Clauses 209.1 and 209.2; 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 Journey Cardholder or Journey 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 Journey Cardholder or Journey Card supplementary Card account(s) with the Bank.

217. All charges mentioned in Parts P1 and P2 are subject to GST and service charges where applicable.

218. Privileges and gifts mentioned in Parts P1 and P2 cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers, unless otherwise stated.

219. The Bank may refer to "KrisFlyer Miles" or "Asia Miles" as "Air Miles" in any brochures, marketing or promotional materials relating to the Journey Card.

220. 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. The Bank is not an agent of any merchant or service provider or vice versa.

221. These SCJ 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 SCJ terms and conditions and any brochures, marketing or promotional materials relating to the SCJ terms and conditions and the Other Terms, the SCJ terms and conditions shall prevail to the extent of such inconsistency.

222. A person who is not a party to the SCJ terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these SCJ terms.

223. The terms and conditions set out in Parts P1 and P2 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.

224. All information in this Part P and in Parts P1 and P2 is correct at the time of printing or posting online.

Part P1 – Standard Chartered Journey Credit Card Rewards Promotion ("Journey Card Rewards Promotion")

225. The Journey Card cardholder will be eligible to earn *360° Rewards Points* in a statement cycle on eligible retail transactions (based on transaction posting date) ("Journey Card Qualifying Transactions"). Please see Clause 234 of Part P1 for excluded transactions.

226. The spends made by both the principal and supplementary Journey Card cardholders will be aggregated to calculate the number of *360° Rewards Points* that will be awarded pursuant to this Journey Card Rewards Promotion.

227. Every S$1 spent on Journey Card Qualifying Transactions in Singapore Dollars allows you to earn 3 *360°Rewards Points* which enables you to redeem for 1.2 KrisFlyer Miles or Asia Miles and every S$1 spent on Journey Card Qualifying Transactions in foreign currency allows you to earn 5 *360°Rewards Points* which enables you to redeem for 2 KrisFlyer Miles or Asia Miles.

228. Every S$1 spend on Journey Card eligible Bonus Transactions in Singapore Dollars ("Journey Card Bonus Transactions") allows you to earn an additional 4.5 *360°Rewards Points*. Therefore, the total of 7.5 360°Rewards Points for Journey Card Bonus Transactions enables you to redeem for 3.0 KrisFlyer Miles or Asia Miles.

229. For the avoidance of doubt, Journey Card Bonus Transactions are selected Merchant Category Codes (MCCs) defined in table below, charged to the Journey Card in Singapore dollars.

Bonus Transaction Categories	Definition	Merchant Examples
Transportation	Any online transaction with the following MCCs: • 4111 • 4121 • 4411 • 4789	Gojek, Cabcharge Asia, Tada, Ryde Technologies, Royal Caribbean Cruises, Easybook.com and others
Food Delivery	Any online transaction with the following MCCs: • 5814 • 5811 • 5812	Foodpanda, Deliveroo, McDonald's, KFC, Pizza Hut, Dominos Pizza, Chilli Api Catering, Qi Ji Catering and others
Online Groceries and Food stores	Any online transaction with the following MCCs: • 5411 • 5462 • 5499 • 5921	NTUC FairPrice Online, NTUC FairPrice app, Nespresso Singapore and others

230. Online transactions are identified via their category codes. These category codes are assigned by Visa after the merchants and their acquiring banks decide on the relevant category for transactions made at such merchants. If the merchants are not classified by Visa under the online category of merchants, transactions made at these MCCs and/or merchants will not be considered a Journey Card Bonus Transaction. For the avoidance of doubt, the list of category codes is not under the purview of Standard Chartered Bank (Singapore) Limited and we are not responsible for the category code assigned to a transaction.

231. There is a spend cap of S$1,000, equivalent to a cap of 4,500 *360°Rewards Points* ("Journey Cap") on the additional *360°Rewards Points* awarded under this Journey Card Rewards Promotion. "Month" for purposes of this Journey Card Rewards Promotion means the period from the statement date of the current calendar month to one day prior to the statement date of the following calendar month. The Journey Cap only applies to the additional *360°Rewards Points* earned from Journey Card eligible Bonus Transactions as prescribed in Clauses 228 and 229 above. For the avoidance of doubt, the Journey Cap does not apply to the 3 *360°Rewards Points* which the Journey Cardholder is entitled to for every S$1 spent in Singapore Dollars.

To illustrate the Journey Cap, please refer to the table below

Transaction Description	Base 360°Rewards Points awarded (no cap)	Additional 360°Rewards Points awarded)	Total 360°Rewards Points awarded	Equivalent KrisFlyer Miles / Asia Miles that can be redeemed	Remarks
Total of S$1,000 spent at NTUC FairPrice Online	3,000	4,500	7,500	3,000	Additional 360°Rewards Points are awarded as transaction qualifies as a Journey Card Bonus Transaction
Total of S$1,200 spent at NTUC FairPrice Online	3,600	4,500 (capped)	8,100	3,240	Additional 360°Rewards Points are awarded as transaction qualifies as a Journey Card Bonus Transaction. However, only 4,500 additional 360°Rewards Points are awarded because the Journey Cap has been met.

232. The Journey Cardholder can use the *360° Rewards Points* earned to redeem for KrisFlyer Miles or Asia 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"). Asia Miles is defined as the frequent flier miles programme by Asia Miles Limited ("Asia 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 miles or other rewards.

233. The base *360° Reward Points* will be credited to the Journey Card account when your eligible transaction is posted. Additional 360° Reward Points will be aggregated across all Journey Card Bonus Transactions and credited on your statement cycle date.

234. The transactions listed under Standard Chartered Credit Cards Retail Transaction Exclusions will not qualify as Eligible Journey Card Retail Transactions:

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

236. All Journey Card Qualifying Transactions must be charged to the Journey 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.

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

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

239. A person who is not a party to these Journey Card Rewards Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Journey Card Rewards Promotion terms and conditions.

240. These Journey Card Rewards Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, SCJ Terms and Conditions, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the Journey Card Rewards Promotion (collectively "Other Terms"). In the event of any inconsistency between the Journey Card Rewards Promotion and any brochures, marketing or promotional materials relating to the Journey Card Rewards Promotion, and the Other Terms, these Journey Card Rewards Promotion terms and conditions shall prevail to the extent of such inconsistency.

Part P2 – Standard Chartered Journey Credit Card Priority Pass Promotion ("Journey Card Priority Pass Promotion")

241. This Journey Card Priority Pass Promotion is only applicable to principal Journey Cardholders.

242. All Journey Cardholders will be eligible to apply for the Journey Card Priority Pass.

243. To apply for the Journey Card Priority Pass, a Journey 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 77272:

"SCX<space>PP<space><last 4 digits of Journey 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.

244. If the SMS referred to in Clause 37 (the "Journey Card Priority Pass Application SMS") is successfully sent to 77272 by a Journey Cardholder, the Journey Cardholder will receive 2 SMSes:

a. (within 2 business days of receiving the Journey Card Priority Pass Application SMS) An acknowledgement of successful receipt of the Journey Card Priority Pass Application SMS will be sent to the Bank Registered Mobile Number which the Journey Cardholder had used to send the Journey Card Priority Pass Application SMS; and

b. (within 14 business days of receiving the Journey Card Priority Pass Application SMS from the Journey Cardholder of the Journey Card Priority Pass Application). A unique code that is for one-time use (the "Journey Card Priority Pass Unique Code") will be sent via SMS to such Journey Cardholder's Bank Registered Mobile Number.

245. The Journey Cardholder can visit sc.com/sg/Journey-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 Journey Card Priority Pass hosted on Priority Pass' website. Input the Journey Card Priority Pass Unique Code received from the Bank and complete the rest of the application for the Journey Card Priority Pass on the Priority Pass website.

246. The speed and reliability of service of the Journey 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. Journey 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 243.

247. All Journey Cardholders with a valid Journey Card Priority Pass will be eligible for two (2) complimentary visits ("Journey Card Priority Pass Free Visits") to the airport lounges under the Priority Pass Lounge programme for each Period (as defined below). In order to enjoy the Journey Card Priority Pass Free Visits, the Journey Cardholder has to be present at such airport lounge. "Period" shall mean:

a. the date the Journey Cardholder's application for the Journey 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 P3); or

b. the date after the first anniversary of the approval by Priority Pass of the Journey Cardholder's application for the Journey Card Priority Pass to the day before the next anniversary of such approval (each, a "Subsequent Period" for purposes of Part P3).

248. The Journey Card Priority Pass Free Visits comprises visits by the Journey Cardholder as well as visits by any guest that the Journey Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Journey Cardholder is accompanied by one of his/her guests, it will count as two (2) complimentary visits. Any additional visits by a Journey Cardholder and/or his/her guests beyond such Journey Cardholder's complimentary entitlement will be chargeable as per Clause 249.

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

249. The Journey Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Journey Cardholder has exhausted the Journey Card Priority Pass Free Visits. 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. This charge applies to each subsequent visit by each Journey Cardholder and each of his/her guest(s).

250. If the principal Journey Card is no longer active when the charges applicable for subsequent visits 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 Journey Cardholder or any other account(s) held by the Journey Cardholder with the Bank.

251. The Journey Cardholder is required to show the Journey Card Priority Pass card either by presenting (A) the physical Journey Card Priority Pass membership card at the relevant airport lounge or (B) the digital Journey Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the Journey Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this programme, you may visit www.prioritypass.com.

252. The Journey 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 Journey 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 will be posted to the Journey Cardholder's Journey Card account.

253. The Journey Cardholder can enjoy Priority Pass facilities only if his/her Journey Card is valid and in good standing.

254. The Journey Cardholder's Journey Card Priority Pass shall be automatically blocked if his/her principal Journey Card is suspended or cancelled.

255. For the avoidance of doubt, the supplementary cardholder of the Journey Card is not eligible to apply for the Journey Card Priority Pass, only the principal Journey Cardholder may apply for the Journey Card Priority Pass.

256. We shall not be liable for any loss of any items which the Journey Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.

257. 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 Journey Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Journey Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.

258. 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.

259. A person who is not a party to these Journey Card Priority Pass Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Journey Card Priority Pass Promotion Terms and Conditions.

260. These Journey Card Priority Pass Promotion terms and conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite Journey Card Promotion Terms, Standard Chartered 360° Rewards Programme, and any other product terms that may be relevant in connection with the Journey Card Priority Pass Promotion (collectively "Other Terms"). In the event of any inconsistency between the Journey Card Priority Pass Promotion terms and conditions and any brochures, marketing or promotional materials relating to the Journey Card Priority Pass Promotion, these Journey Card Priority Pass Gift Promotion terms and conditions shall prevail to the extent of such inconsistency.

Part Q – Standard Chartered Smart Credit Card Terms and Conditions

261. To be eligible for the Standard Chartered Smart Credit Card Rewards Promotion (**"Smart Rewards Promotion"**), you must hold a valid Standard Chartered Smart Credit Card (the "Smart Card") issued by Standard Chartered Bank (Singapore) Limited (**"SCB"** or the **"Bank"**) as a cardholder ("Smart Cardholder").

262. The Smart 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 the Bank in its discretion.

263. Under the Smart Rewards Promotion, Smart Cardholders will be eligible to earn 360° Rewards Points on **Eligible Retail Transactions** (based on transaction posting date). Please see Clause 270 below for excluded transactions.

264. The spends made by both the Principal and Supplementary Smart Cardholders will be aggregated for the purposes of calculating the total 360° Rewards Points under this Smart Rewards Promotion. 360° Rewards Points awarded pursuant to Clause 267 below (whether because of spends on the principal or supplementary Smart Card) will be credited to the principal Smart Card account.

265. The proposition of the Smart Card allows Smart Cardholders to earn both Base and Bonus 360° Rewards Points. **"Bonus Merchant Transactions"** are spends charged to the Smart Card at the following merchants:

Bonus Merchant Transactions		
Smart Dining	**Smart Streaming**	**Smart Transport**
• Burger King • Domino's Pizza • KFC • McDonald's • Pizza Hut • Starbucks • Subway • The Coffee Bean & Tea Leaf • Toast Box • Ya Kun Kaya Toast	• Amazon Prime Video • Disney+ • HBO GO • iQIYI • Netflix • Spotify • Viu • YouTube	• BUS/MRT via SimplyGo • Electric Vehicle (EV) charging merchants under Merchant Category Code 5552*

Base 360° Rewards Points are awarded for all other Eligible Retail Transactions which are not Bonus Merchant Transactions.

*Bonus 360° Rewards Points earned from spends charged to EV charging merchants is only applicable from 6 December 2024 to 31 December 2026. Bonus 360° Rewards Points earned from this Bonus Merchant Transaction, subject to meeting the minimum amount of Eligible Retail Transactions each month, will be credited within 4 months of the transaction date and will not follow the crediting schedule specified in Clause 268.

266. For the avoidance of doubt, there is no cap to the number of Base and Bonus 360° Rewards Points a Smart Cardholder can earn each month. **"Month"** for purposes of this Smart Rewards Promotion means the period from the statement date of the current calendar month to one day prior to the statement date of the following calendar month.

267. Smart Cardholders earn 360° Rewards Points following the amount of Eligible Retail Transactions charged to the Smart Card each month. Refer to the table below:

Amount of Eligible Retail Transactions in the month	**Bonus Merchant Transactions (Bonus Rewards Points)**	**Other Eligible Transactions (Base Rewards Points)**	**Total Rewards Points for Bonus Merchant Transactions**
≥ S$1,500	28.8 points *(equivalent to additional 9% cashback)*	3.2 points *(equivalent to 1% cashback)*	32.0 points *(equivalent to 10% cashback)*
≥ S$800	24.0 points *(equivalent to additional 7.5% cashback)*	1.6 points *(equivalent to 0.5% cashback)*	25.6 points *(equivalent to 8% cashback)*
< S$800*	-	1.6 points *(equivalent to 0.5% cashback)*	1.6 points *(equivalent to 0.5% cashback)*

*From 1 April 2025, Smart Cardholders will earn the Base Rewards Points of 1.6 points for all Eligible Retail Transactions (equivalent to 0.5% cashback) if the minimum spends of S$800 month is not met.

Refer to the table below for an illustration on how Base and Bonus 360° Rewards Points are computed:

Eligible Retail Transactions in a month	**Bonus 360° Rewards Points (no cap)**	**Base 360° Rewards Points (no cap)**	**Total 360° Reward Points**
Bonus Merchant Transactions: S$600 Other Eligible Transactions: S$900 Total: S$1,500	600 x 28.8 = 17,280	1,500 x 3.2 = 4,800	22,080 (equivalent to S$69 cashback)
Bonus Merchant Transactions: S$300 Other Eligible Transactions: S$500 Total: S$800	300 x 24.0 = 7,200	800 x 1.6 = 1,280	8,480 (equivalent to S$26.50 cashback)

268. Base 360° Rewards Points will be aggregated and credited to the Smart Card on the statement cycle date. Bonus 360° Rewards Points will be aggregated and credited to the Smart Card one day after the Card's statement cycle date. For example, if the Smart Card's statement cycle is on the 19th,

Base 360° Rewards Points earned in the period will be credited on the 19th and Bonus 360° Rewards Points earned in the period will be credited on the 20th.

269. The Smart Cardholder can use the 360° Reward Points earned to redeem for cashback set out in the manner of Part D of the Credit Card Terms. A minimum block of 3,200 360° Rewards Points is required to redeem for S$10 cashback. 360° Reward Points awarded are valid for 3 years from the date of opening of the credit card account ("Initial Period"). 360° Reward Points awarded after the initial period will be valid for a further period of 3 years from the date the Initial Period ends.

270. Selected transactions set out in Standard Chartered Credit Card Retail Transaction Exclusions will not be considered as Eligible Retail Transactions and are not eligible to earn any 360° Rewards Points.

271. All Eligible Retail Transactions must be charged to the Smart 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

272. The annual fee for the Smart Card is waived off for the first year. Thereafter, an annual fee of S$91 (excluding prevailing GST) will be charged. Refer to the Credit Card pricing guide for more information on the Smart Card's fees and charges.

273. By activating the Smart Card, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you.

274. [Intentionally omitted]

275. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the computation of Smart Points pursuant to this Smart Rewards Promotion, including whether Smart Cardholders have met all requirements of this Smart Rewards Promotion, whether amounts charged to a Smart Card are eligible to qualify for this Smart Rewards Promotion, and whether a Smart Cardholder's transaction is classified as an Eligible Retail Transaction or otherwise. The Bank's determination of all matters arising out of or in connection with this Smart Rewards Promotion shall be final and conclusive and no correspondence will be entertained.

276. In the event the Bank has determined that a Smart Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Smart Cardholder would not have been entitled to redeem the 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 gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the Smart Cardholder's account(s) with the Bank.

277. These Smart Rewards Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered 360° Rewards Programme ("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.

278. 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.

279. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.

280. The Standard Chartered Smart Credit Card Promotion Terms & 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.

281. All information is correct at the time of printing or posting online.

Part R – Standard Chartered Beyond Credit Card Terms and Conditions

Part R1 – General Terms and Conditions governing the Standard Chartered Beyond Credit Card

282. The terms and conditions mentioned in Part R1 are a common set of terms and conditions applicable to the following programmes:

282.1 Part R2 – Standard Chartered Beyond Credit Card Rewards Programme ("**Beyond Card Rewards Programme**");

282.2 Part R3 – Standard Chartered Beyond Credit Card Priority Pass Programme ("**Beyond Card Priority Pass Programme**");

282.3 Part R4 – Standard Chartered Beyond Credit Card Complimentary Air Tickets Upgrade Programme ("**Complimentary Air Tickets Upgrade Programme**");

282.4 Part R5 – Standard Chartered Beyond Credit Card Digital ALL Accor+ Explorer Membership **("ALL Accor+ Explorer Membership Programme");**

282.5 Part R6 – Standard Chartered Beyond Credit Card "The Luxe Plate" Birthday Meal Programme ("**Birthday Meal Programme**");

282.6 Part R7 – Standard Chartered Beyond Credit Card "The Luxe Plate" Curated Dining Events Programme ("**Curated Dining Events Programme**");

282.7 Part R8 – Standard Chartered Beyond Credit Card Airport Limousine Transfer Programme ("**Airport Limousine Transfer Programme**")

283. The individual terms and conditions for each of the specific programmes is defined below in their respective parts. By participating in any of the programmes listed under Clause 282, you agree to be bound by the terms and conditions set out in this Part R1 read in conjunction with the respective terms and conditions for the specific programmes found in Parts R2 to R8.

284. To be eligible for the programmes listed under Clause 282, unless otherwise stated, you must hold a valid Standard Chartered Beyond Credit Card ("**Beyond Card**") issued by Standard Chartered Bank (Singapore) Limited ("**SCB**" or the "**Bank**") as a principal cardholder. A valid Beyond Card is one that is not suspended, cancelled or terminated, and is in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion at all times.

285. A reference to a "**Beyond Cardholder**" shall refer to a Beyond *principal cardholder* and/or a Beyond *supplementary cardholder*.

286. If a Beyond Card is not valid, the Bank may at any time in its discretion, block the Beyond Cardholder's access and/or utilisation of the Privileges.

287. For the programme listed under Clause 282.1, the Beyond *principal cardholder* and Beyond *supplementary cardholder* will enjoy additional benefits depending on the Beyond *principal cardholder's* relationship with the Bank. To be eligible for the programme listed under Clauses 282.4 and 282.7, the Beyond *principal cardholder* must also have a Priority Private or Private Banking relationship with the Bank. Supplementary cardholders who hold a valid Beyond Card issued by the Bank ("***Beyond supplementary cardholder***") are only eligible for the programme listed under Clauses 282.1 and 282.2.

288. In order for a Beyond *principal cardholder* to continue to be eligible for the programmes, or part thereof, that are specially offered to Beyond *principal cardholders* who have a Priority Banking, Priority Private or Private Banking relationship with the Bank, i.e. the programmes listed under Clauses 282.1, 282.4, and 282.7, the Beyond *principal cardholder* must carry out at least one (1) Eligible Investment or Eligible Deposit with the Bank within 12 months after the first renewal of the Beyond Card and yearly thereafter. Further details of this requirement will be provided in due course. This requirement will not apply for the first 12 months after the Beyond Card is issued to you.

289. The privileges extended to a Beyond Cardholder pursuant to the Standard Chartered Beyond Credit Card Terms and Conditions may include but are not limited to discounts, promotions, programmes, offers, benefits, upgrades, prizes, gifts, complimentary items, vouchers, rebates, cashback and redemptions (the "**Privileges**").

290. The Beyond *principal cardholder* will be charged with an annual fee of S$1,500 (excluding GST), unless otherwise stated, for as long as the Beyond Card is active. For the first year, the annual fee will be charged in the first statement cycle. Thereafter, the annual fee will be charged yearly on the date that the Beyond Card was approved by the Bank. This annual fee is strictly not waivable. There is no annual fee charged for a Beyond Card issued to a Beyond *supplementary cardholder.*

291. By participating in any of the specific programmes listed under Clause 282, 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, promotions and programmes 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.

292. All transactions incurred by a Beyond Cardholder at the merchants or service providers participating in the programmes listed under Clause 282 (the "**Merchants**") must be charged and posted to the Beyond Card in order for the Beyond Cardholder to redeem or receive the Privileges that they are eligible for. The Bank is not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to the Merchants, acquiring merchants, or any telecommunication provider.

293. The Bank reserves the right to terminate, withdraw, shorten or extend the programmes listed under Clause 282 and/or the Standard Chartered 360° Rewards Programme as well as to substitute the Privileges with any other item (which may or may not be of equivalent or similar value) at the Bank's sole and absolute discretion.

294. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the programmes listed under Clause 282, including your eligibility for the respective programmes. The Bank's determination of all matters relating to the programmes listed under Clause 282, including in the event of a dispute, shall be final and conclusive and no correspondence will be entertained.

295. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Beyond Cardholder is not eligible to participate in any of the programmes listed under Clause 282; or is not eligible to redeem or receive, or has irregularly or wrongly redeemed or received any 360° Rewards Points ("**Rewards Points**") or Privileges from the Bank; or where the Bank has knowledge of subsequent events which would mean that the Beyond Cardholder would not have been entitled to redeem or receive the Rewards Points or 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 Rewards Points or Privileges or to deduct the value of the Rewards Points or Privileges (or such other amount as the Bank deems fit) from the Beyond Cardholder's account(s) with the Bank. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Privileges.

296. All charges mentioned in Parts R2 to R8 are subject to GST and service charges, where applicable.

297. Privileges mentioned in Parts R2 to R8 are non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise. They also cannot be used in conjunction with any other offers, discounts, rebates, privileges, programmes, promotions, benefits, redemptions, gifts and vouchers, unless otherwise stated.

298. The Bank may refer to "KrisFlyer Miles" and/or "Asia Miles" as "**Miles**" in any brochures, marketing or promotional materials relating to the Beyond Card.

299. The Bank makes no warranty or representation as to the quality, merchantability or fitness for any purpose or any other aspect of the goods or services provided by any Merchants. The Bank also accepts no liability for the goods and services provided by any Merchants. Any dispute about the same must be resolved directly with the Merchants. The Bank is not obliged to assist or act on the Beyond Cardholder's behalf in communicating with the Merchants. In case of any disputes, the decision of the Bank and the Merchants shall be final. The Bank is not an agent of any Merchant or vice versa.

300. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and the members of the Standard Chartered Group shall have no liability in respect of, shall be indemnified from and against, and/or you hereby agree to release and hold the Bank and the members of the Standard Chartered Group harmless for, any expenses, costs of any kind (including legal costs), liability, losses (whether foreseeable or not), claims or damages, directly or indirectly, suffered or incurred (whether in common law or equity), in respect of any person or entity, arising from or in connection with your acceptance, possession, use, misuse and/or enjoyment of the Beyond Card, Privileges and/or programmes set out in these Standard Chartered Beyond Credit Card Terms and Conditions.

301. These Standard Chartered Beyond Credit Card Terms and Conditions, including the Parts R2 to R8 below, are to be read in conjunction with our Customer Terms, Credit Card Terms, Standard Chartered The Good Life® Programme Summary Terms and Conditions, Standard Chartered 360° Rewards Programme Terms and any other product terms that may be relevant in connection with the Beyond Card (collectively "**Other Terms**"). In the event of any inconsistency between the Standard Chartered Beyond Credit Card Terms and Conditions and any brochures, marketing or promotional materials relating to the Standard Chartered Beyond Credit Card Terms and Conditions or the Other Terms, these Standard Chartered Beyond Credit Card Terms and Conditions shall prevail to the extent of such inconsistency.

302. These Standard Chartered Beyond Credit Card Terms and Conditions, including the Parts R2 to R8 below, are also to be read in conjunction with the individual Merchants' terms and conditions. The individual Merchants reserve the right to vary the Privileges and any other terms and conditions governing the Privileges.

303. All information in this Parts R1 to R8 is correct at the time of publication.

Part R2 – Standard Chartered Beyond Credit Card Rewards Programme ("Beyond Card Rewards Programme")

304. The Beyond *principal cardholder* and Beyond *supplementary cardholder* will be eligible to earn *Rewards Points* in a statement cycle on eligible retail transactions posted within that statement cycle ("**Qualifying Transactions**"). For the purposes of this Programme, the transactions listed in https://www.sc.com/sg/terms-and-conditions/cc-retail-transaction-exclusions/ will not be considered as Qualifying Transactions.

305. Qualifying transactions made by the Beyond Cardholders will be aggregated to calculate the number of *Rewards Points* that will be awarded pursuant to this Beyond Card Rewards Programme.

306. Every S$1 spent on Qualifying Transactions in Singapore Dollars and in foreign currency allows you to earn *Rewards Points* which may be used to redeem Miles or other rewards in accordance with Part D of the Credit Card Terms. Please refer to the table below for further illustration.

		Earn Rate		
		Beyond Card only *(Base Rewards Points)*	**Beyond Card + Priority Banking relationship + AUM with the Bank (Base *Rewards Points* + Additional *Rewards Points*)**	**Beyond Card + Priority Private/ Private Banking relationship + AUM with the Bank (Base *Rewards Points* + Additional *Rewards Points)***
Every S$1 Local Currency Spend	*Rewards Points* (Miles equivalent)	3.75 (1.5)	5.0 (3.75 + 1.25) (2.0)	5.0 (3.75 + 1.25) (2.0)
Every S$1 Foreign Currency Spend	*Rewards Points* (Miles equivalent)	7.5 (3.0)	8.75 (7.5 + 1.25) (3.5)	10.0 (7.5 + 2.5) (4.0)
Every S$1 Foreign Currency Spend on Overseas Dining	*Rewards Points* (Miles equivalent)			20.0 (7.5 + 12.5) (8.0)

Beyond *principal cardholder's* relationship with the Bank	**Assets Under Management (AUM) with the Bank**
Beyond Card only	Less than S$200,000
Beyond Card with Priority Banking Relationship	S$200,000 - S$1,500,000
Beyond Card with Priority Private/Private Banking Relationship	Above S$1,500,000

307. The base *Reward Points* will be credited to the Beyond *principal cardholder's* account in the current statement cycle date ("**T statement date**") based on the Qualifying Transactions posted in that statement cycle. Additional *Rewards Points* based on your relationship and AUM held with the Bank will be aggregated across all Qualifying Transactions and credited to the Beyond *principal cardholder's* account in the next statement cycle date ("**T+1 statement date**").

308. In order to calculate the Additional *Rewards Points* to be awarded, the Earn Rate applicable to the Beyond Cardholder will be determined, at the point of fulfilment (T+1 statement date), by the Beyond *principal cardholder's* month-end AUM in the calendar month preceding the T statement date and the Beyond *principal cardholder's* relationship with the Bank (e.g. Priority, Priority Private, or Private Banking), as recorded in the Bank's records. The Beyond *supplementary cardholder's* Earn Rate will be the same as the Beyond *principal cardholder's* Earn Rate.

309. To illustrate how the Rewards Points are credited, please refer to the example in the table below. For the purposes of this example, we have assumed that a Beyond Cardholder has made the following Qualifying Transactions within a statement cycle:

- S$1,000 local currency spends; and
- S$1,000 foreign currency spends; and
- S$1,000 overseas dining spends.

	Beyond Card only (Base *Rewards Points*)	**Beyond Card + Priority Banking Relationship + AUM with the Bank (Base *Rewards Points* + Additional *Rewards Points*)**	**Beyond Card + Priority Private/Private Banking Relationship + AUM with the Bank (Base *Rewards Points* + Additional *Rewards Points*)**
Local Currency Spends	S$1,000 x 3.75 = 3,750 *Rewards Points*	S$1,000 x 5.0 = 5,000 *Rewards Points*	S$1,000 x 5.0 = 5,000 *Rewards Points*
Foreign Currency Spends (Excluding Overseas Dining)	S$1,000 x 7.5 = 7,500 *Rewards Points*	S$1,000 x 8.75 = 8,750 *Rewards Points*	S$1,000 x 10.0 = 10,000 *Rewards Points*
Foreign Currency Spends (Overseas Dining only)			S$1,000 x 20.0 = 20,000 *Rewards Points*
Total *Rewards Points* earned	11,250 *Rewards Points*	13,750 *Rewards Points*	35,000 *Rewards Points*
Credited in Current Statement (T statement date) (Base *Rewards Points*)	11,250 *Rewards Points*	11,250 *Rewards Points*	11,250 *Rewards Points*
Credited in Next Statement (T+1 statement date) (Additional *Rewards Points*)	-	13,750 – 11,250 = 2,500 *Rewards Points*	35,000 – 11,250 = 23,750 *Rewards Points*

310. For Qualifying Transactions charged in foreign currency to the Beyond Card, the transaction amount posted in the Beyond Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the Qualifying Transaction amount for the purpose of calculating the *Rewards Points* earned under the Beyond Card Rewards Programme.

Part R3 – Standard Chartered Beyond Credit Card Priority Pass Programme ("Beyond Card Priority Pass Programme")

311. This Beyond Card Priority Pass Programme is applicable to both Beyond *principal cardholders* and Beyond *supplementary cardholders*. Each Beyond *principal cardholder* and Beyond *supplementary cardholder* will be eligible for unlimited complimentary visits to airport lounges under the Priority Pass Lounge programme ("**Priority Pass Lounges**") offered by Priority Pass (A.P.) Limited ("Priority Pass Lounge Programme").

312. Additionally, six (6) complimentary visits to Priority Pass Lounges for guests (each a "**Guest Visit**" and together the "**Guest Visit Quota**") will be awarded per Beyond Card (i.e., a Beyond *principal cardholder* and his/her Beyond *supplementary cardholder* are together eligible for six (6) Guests Visits) per calendar year. The Guest Visit Quota may be shared between the Beyond *principal cardholder* and the Beyond *supplementary cardholder* (if any).

313. No enrolment is required. Admittance to the Priority Pass Lounges is conditional on the presentation of a valid physical Beyond Card and mentioning "Priority Pass" to a Priority Pass Lounge receptionist. No Beyond Cardholder will be granted access to a Priority Pass Lounge without their valid physical Beyond Card or Priority Pass Digital Membership created on the Priority Pass app. For the avoidance of doubt, a digital Beyond Card is not eligible for this Programme.

314. No guest will be granted access to a Priority Pass Lounge if not accompanied by a Beyond Cardholder. For the avoidance of doubt, each accompanying guest will utilise one (1) Guest Visit. Any additional visits by guests in excess of the Guest Visit Quota will be chargeable as per Clause 318.

315. The Guest Visit Quota refreshes at the start of each calendar year on 1st January.

316. To illustrate the utilisation and charges of the Beyond Card Priority Pass Programme, please refer to the example in the table below:

Date	Description of activity	Remaining visits (Beyond *principal cardholder*)	Remaining visits (Beyond *supplementary cardholder*)	Remaining Guest Visits	Charges
22 November 2024	Beyond Card(s) approved	Unlimited	Unlimited	6	-
28 November 2024	Beyond *principal cardholder* and Beyond *supplementary cardholder* each utilises one (1) visit	Unlimited	Unlimited	6	-
7 December 2024	Beyond *principal cardholder* brings in four (4) guests to Priority Pass lounge	Unlimited	Unlimited	2	-
15 December 2024	Beyond *supplementary cardholder* brings in three (3) guests to Priority Pass lounge	Unlimited	Unlimited	0	1*
1 January 2025	Guest Visit Quota refreshes at the start of each calendar year.	Unlimited	Unlimited	6	-

* *charged at the prevailing Priority Pass Lounge entry rate*

317. The Beyond Cardholder is required to sign a receipt indicating the terms of usage, such as date of lounge entry and number of guests being brought into the lounge. In the case of any dispute, the Beyond 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 Lounge.

318. The Beyond Card will be charged by Priority Pass (A.P.) Limited for every subsequent visit in excess of the Guest Visit Quota. Such charges applicable for each subsequent visit will be at Priority Pass (A.P.) Limited's prevailing rate which can be found at www.prioritypass.com.

319. If the Beyond Card is no longer active when the charges applicable for subsequent visits are posted, then the Bank reserves the right to charge such costs to any other valid, active credit card of the Beyond *principal cardholder* or any other account(s) held by the Beyond *principal cardholder* with the Bank.

320. For the full list of airport lounges participating in this programme, you may visit www.prioritypass.com.

321. Priority Pass (A.P.) Limited's terms and conditions apply. Please visit Priority Pass Conditions of Use for more information.

Part R4 – Standard Chartered Beyond Credit Card Complimentary Air Tickets Upgrade Programme ("Complimentary Air Tickets Upgrade Programme")

322. This Complimentary Air Tickets Upgrade Programme is applicable to Beyond *principal cardholders* only.

323. This Complimentary Air Tickets Upgrade Programme will commence on 22 November 2025 and remains valid until 31 December 2026, superseding the earlier programme.

324. Two (2) Complimentary Air Tickets Upgrade redemption e-voucher codes would be issued and to qualify for each complimentary upgrade from Premium Economy Class Ticket to Business Class Ticket (hereinafter referred to as the **"Complimentary Air Tickets Upgrade"):**

324.1 Tickets must be purchased and charged to a valid Beyond Card (including the Beyond *principal cardholder* as one of the travellers):
i. One (1) paid Business Class ticket;
ii. One (1) paid Premium Economy Class ticket on non-restricted** fare;

324.2 For the avoidance of doubt, to redeem two (2) Complimentary Air Tickets Upgrade on the same itinerary, two (2) paid Business Class ticket (including the Beyond principal cardholder as one of the travellers) must be purchased with two (2) paid Premium Economy Class tickets on non-restricted fare;

324.3 All travel must start and end in the same city, with maximum one (1) layover and no stopovers allowed. "Layovers" refers to relatively brief breaks in the trip plan that last less than 24 hours. "Stopovers" refer to breaks in the trip lasting more than 24 hours;

324.4 Open Jaws are not permitted. "Open Jaws" refers to flights to one city with return from another eligible city (e.g. A to B, C to A. If B and C are neighbouring airports in the same city, this will not be seen as open-jaw tickets.);

324.5 The round trip must be completed within a period not exceeding three (3) months from the date of departure;

324.6 The Beyond *principal cardholder* seeking to utilise the Complimentary Air Ticket(s) Upgrade must be one of the travellers on the itinerary;

324.7 The travel companion(s) using the Complimentary Air Ticket(s) Upgrade must accompany the Beyond *principal cardholder* and share the same travel itinerary, with all tickets issued simultaneously;

324.8 The Complimentary Air Ticket(s) Upgrade will be applied to the most restricted** Business Class fare only;

324.9 To redeem the Complimentary Air Tickets Upgrade, the Beyond *principal cardholder* will be required to make the flight ticket booking via the Beyond Concierge and quote the redemption e-voucher code ("**Air Ticket Code**") issued to them via SC Mobile prior to booking; and

324.10 All travel arrangements must be ticketed within the country of the card issuance. All billing shall be conducted in Singapore Dollars.

***Non-restricted fare refers to the most expensive fare of the Class ; Most restricted fare refers to the least expensive fare of the Class*

325. Each Air Ticket Code shall remain valid for a period of one (1) year from the date of issuance. After this period, any unused Air Ticket Code(s) will expire and will no longer be redeemable. Two (2) new Air Ticket Codes will be issued every year on the same date that the Beyond Card was approved by the Bank.

326. In the event that the conditions specified in Clause 324 are not satisfied in the selected itinerary, for example, due to the unavailability of seats in the specified class and fare, the associated benefits shall not be applicable to the selected itinerary.

327. This programme applies exclusively to airlines that provide both Premium Economy and Business Class options on the same itinerary.

328. Flight bookings must be made at least 1 week in advance of outbound travel date. Reservations, ticketing and departures less than 1 week are not permitted.

329. Open tickets, open returns, circle trips and round the world trips are not permitted.

330. Complimentary Air Ticket(s) Upgrade is only applicable to airfares and does not include taxes, surcharges and any other fees. The Bank will pay the fare difference between the non-restricted Premium Economy Class ticket(s) and most restricted Business Class ticket(s). The Beyond *principal cardholder* is responsible for paying the taxes, surcharges and any other fees relating to the Complimentary Air Tickets Upgrade.

331. At time of booking, all applicable taxes, surcharges and fees for paid and Complimentary Air Ticket(s) Upgrade will be charged to the Beyond Card.

332. Complimentary Air Ticket(s) Upgrade are non-transferable and non-endorsable.

333. Privileges associated with Complimentary Air Ticket(s) Upgrade cannot be combined or applied with other promotions, discounts, offers or internet fares.

334. Itinerary change and refund are subject to the terms and conditions of the refund, cancellation and itinerary change policies of the airlines.

335. Any requests for modifications to the booking shall be made no less than 72 hours prior to the scheduled time of departure. Requests for modifications or cancellations made within 72 hours of the departure time shall be deemed impermissible and will not be accommodated.

336. Once paid and Complimentary Air Ticket(s) Upgrade is/are issued, any deviations and changes in routing by the Beyond *principal cardholder* will be at the Beyond *principal cardholder's* expense. This includes:

336.1 Any applicable amendment or cancellation fees, taxes, and surcharges; and

336.2 Any difference in ticket prices for both the paid and Complimentary Air Ticket(s) Upgrade.

337. Once paid and Complimentary Air Ticket(s) Upgrade is/are issued, the Air Ticket Code(s) used for the upgrades shall be deemed as utilised. In the event of any cancellations, the Air Ticket Code(s) will be reinstated within 30 days.

338. The respective airlines' and Beyond Concierge's terms and conditions, where applicable, apply.

Part R5 – Standard Chartered Beyond Credit Card Digital ALL Accor+ Explorer Membership ("ALL Accor+ Explorer Membership Programme")

339. Each Beyond *principal cardholder* with a SC Priority Private Banking or Private Banking relationship with the Bank is entitled to a 12-month ALL Accor+ Explorer membership from the time your Beyond Card was approved to the next renewal date ("**Card Year**").

340. This ALL Accor+ Explorer Membership Programme will start on 1 Oct 2025.

341. The full list of participating ALL Accor+ Explorer properties across Asia Pacific can be found at accorplus.com/sg.

342. Eligible Beyond principal cardholder will receive a redemption e-voucher code ("Accor Code") from the Bank within seven (7) working days from the approval of the Beyond Card account or the Beyond *principal cardholder* attaining SC Priority Private Banking or Private Banking relationship status with Bank (whichever is later). To enjoy this exclusive privilege, the eligible Beyond *principal cardholder* must sign-up via ALL Accor+ Explorer membership dedicated landing page (https://partners.accorplus.com/beyond) with the Code issued via the SC Mobile app.

343. Accor Codes cannot be cancelled once a redemption has been made. They are also non-refundable or extendable, and cannot be exchanged for cash, Rewards Points, or any other item.

344. The terms and conditions governing ALL Accor+ Explorer membership programme apply and the ALL Accor+ Explorer Membership Terms and Conditions can be found on ALL Accor+ Explorer membership website. Variations to ALL Accor+ Explorer membership may apply at selected properties, please refer to the Membership Terms and Conditions page for more details. For any ALL Accor+ membership enquiries, please contact ALL Accor+ Explorer Member Care via the Member Help Centre.

Part R6 – Standard Chartered Beyond Credit Card "The Luxe Plate" Birthday Meal Programme ("Birthday Meal Programme")

345. Each Beyond *principal cardholder* is entitled to a complimentary birthday meal ("Birthday Meal") at a 1 Michelin star rated restaurant.

346. If the Participating Restaurant loses its 1 Michelin Star rating, a new restaurant with at least 1 Michelin Star will be sourced for the purpose of the Birthday Meal programme. The Birthday Meal programme will be halted till the new replacement restaurant can be onboarded.

347. Each Beyond *principal cardholder* will be required to make their reservation with the Participating Restaurant directly and quote "Standard Chartered Bank Complimentary Birthday Meal" prior to their visit. Each Beyond *principal cardholder* can either make a reservation via the Participating Restaurant's website or call the Participating Restaurant.

348. All reservations made under Lerouy will be subjected to Lerouy's reservation policy. For each reservation, a temporary holding fee of S$60 per pax for lunch or S$90 per pax for dinner will be placed on the Beyond Card. Should there be no shows or cancellations or a reduction in the number of diner(s) within 72 hours prior to the reservation date, the Beyond Card will be charged accordingly. All reservations made under Nouri will be subjected to Nouri's reservation policy. A post-cancellation fee of $328++ per person for Lunch or Dinner respectively, inclusive of the pre-deposit of $50++ paid will be charged for failure to cancel before 1800hrs, three days prior to principal cardholder's reservation, or in the case of a no-show. The same will be applied for a reduction of 2 or more guests within the stipulated timeframe.

349. Each Beyond *principal cardholder* will receive their Birthday Meal redemption e-voucher code ("Birthday Meal Code") via the SC Mobile app shortly before their birth month.

350. Each Beyond *principal cardholder* must present his/her Birthday Meal Code to the Participating Restaurant prior to start of their meal.

351. The Birthday Meal Code is valid for a period of two (2) months from the date of issuance by the Bank. The expiry date will be indicated in the Birthday Meal Code.

352. Any other incidental charges (items that are not included as part of the Birthday Meal menu) will be billed to the Beyond Card directly by the Participating Restaurant. Payment is to be made with the Beyond Card only. Should the Beyond *principal cardholder* fail to present the Birthday Meal Code or pay with his/her Beyond Card, no redemption of the Birthday Meal will be permitted.

353. This Birthday Meal is valid for dine-in only, and is not available for use on the Eve of Public Holidays, Public Holidays, and special festive days such as Valentine's Day, Easter Sunday, Mother's Day, etc. Blackout dates will also apply when the restaurant is closed for private events.

354. This Birthday Meal is valid for one-time use per Card Year only.

355. The Participating Restaurant's terms and conditions, where applicable, apply.

Part R7 – Standard Chartered Beyond Credit Card "The Luxe Plate" Curated Dining Events Programme ("Curated Dining Events Programme")

356. The Bank will curate by-invite only dining events exclusively for Beyond *principal cardholders*.

357. Each event is valid for pre-booking via the link in the private electronic invitation extended to Beyond *principal cardholders* from time to time and with advance full payment made using a Beyond Card. Bookings are available on a first come, first serve basis and any payments made are non-refundable in the event of a cancellation by the Beyond *principal cardholder*.

358. The individual restaurants' terms and conditions, where applicable, apply.

Part R8 – Standard Chartered Beyond Credit Card Airport Limousine Transfer Programme ("Airport Limousine Transfer Programme")

359. This Beyond Card Airport Limousine Transfer Programme is only applicable to Beyond *principal cardholders* with a Priority Banking, Priority Private or Private Banking relationship with the Bank.

360. The provision of limousine services to and from airports only ("**Airport Limousine Service**") is carried out by Teleport Asia Pacific Pte. Ltd.

361. Each Beyond *principal cardholder* with a Priority Banking, Priority Private or Private Banking relationship with the Bank will be eligible for two (2) one-way transfers to or from an airport ("**Limousine Service Entitlement**") per calendar year. For usage in Singapore, your two (2) Limousine Service Entitlements entitle you to two (2) one-way complimentary Airport Limousine Service transfers in either a Business Sedan or an MPV. For usage overseas, your entitlement under the two (2) Limousine Service Entitlements includes travel in either a Business Sedan or an MPV but will vary according to the city as the entitlement is based on the total distance to be travelled in each city and the complimentary transfer allowance applicable to that city. For overseas Airport Limousine Service transfers, you will be notified before the submission of your booking if you may be expected to pay any excess charges after taking into account your Limousine Service Entitlements. For overseas Airport Limousine Service transfers, it is possible that you may use both Limousine Service Entitlements per one-way trip.

362. Each Beyond *principal cardholder* will receive a unique membership code via SC Mobile to access the booking portal within 14 working days from Beyond Card account opening or attaining a Priority Banking, Priority Private or Private Banking relationship with the Bank (whichever is later). Each Beyond *principal cardholder* can access the Limousine booking portal here with the unique membership code issued to utilise the Limousine Service Entitlements.

363. Rates and charges provided at time of booking are based on estimated usage and final cost will be based on real usage. The Bank will only bear the cost of the Limousine Service Entitlements. Any vehicle upgrade fees, excess distance charges, midnight surcharges, baby/child seat rental, location surcharges, peak period surcharges and all other incidental charges, in excess of the Limousine Service Entitlements, will be chargeable to the Beyond *principal cardholder's* Beyond Card.

364. The Limousine Service Entitlement(s) will be forfeited in the event of no-shows and for any cancellations made less than 24 hours prior to pickup date and time. Any additional payment will be forfeited under these circumstances.

365. Teleport Asia Pacific Pte. Ltd's Terms and Conditions apply.