



Million Reasons to be Happier Promotion Frequently Asked Questions

1. **What is the promotion period?**

The Promotion is available from 1 November 2025 to 28 February 2026.

2. **Do I need to register to participate for the promotion?**

Yes, customers (who are above 21 years old) need to register via SC Mobile to be eligible for the Promotion. Upon successful Registration, all customers' card / CashOne/ deposit accounts will be registered for the Promotion.

3. **If I do not have SC Mobile, can I still participate for the promotion?**

To participate, the Customer must be a registered and valid user of the Standard Chartered Mobile Banking App ("SC Mobile") and have enabled the option to receive Push Notification (banking alerts and marketing alerts) on his/her mobile phone and SC Mobile.

4. **Why didn't I receive any Invitation to register (in the form of a Push Notification) for the promotion?**

Customer must enable to receive Push Notification in the settings on their mobile phone, as well as the Push Notification settings within SC Mobile (Banking Alerts and Marketing Alerts must be enabled). Alternatively, customers may access the promotion in SC Mobile via the 'Discover' tab and 'Credit Card Promotion' section.

5. **If I had disabled Push Notification Settings or was not a valid user of SC Mobile, at the time of broadcast of the Push Notification, how should I access the Promotion Invitation?**

Customer must first download and register a SC Mobile account and enable the Push Notification Settings on both their mobile phone and SC Mobile.

6. **Do I have to wait for 2 calendar days for their registration to take effect?**

Registration will take effect immediately.

7. **I've received another invitation push notification despite registering earlier. Do I need to register again?**

Customer may disregard the invitation. This is due a time gap difference between when the back-end scheduler picks up your non-registered status to queue for another reminder and an actual registration was made before the pre-scheduled queue was broadcasted.



8. What are considered eligible Credit Card retail transactions to earn tokens and chances?

Eligible retail transactions:

- have a transaction date falling within the Promotion Period;
- have been successfully posted to the Registered Card account by end of each Qualifying Period; and
- are not excluded transactions.

For the list of excluded transactions, please refer to Clause 46 of the Million Reasons to be Happier Nov'25 – Feb'26 Promotion [Terms and Conditions](#).

9. If I apply for EasyPay, will the original retail amount count towards the eligible spend?

For retail transactions charged to a Registered Card which are successfully converted into monthly instalments, we will use the initial total amount charged, and not the subsequent monthly instalment amount (converted monthly instalment amount) to determine if a Registered Cardholder has met the Spend Amounts, provided such transaction is not an Excluded Transaction.

10. I have a Supplementary Card, will eligible spends be tracked separately?

Eligible retail transactions charged to and posted to the card accounts of all supplementary cards linked to a Registered Card will be treated as an eligible retail transaction made by the *Principal Registered Cardholder* on the relevant principal Registered Card for the purposes of the Promotion.

Lucky Draw

11. Is there a separate registration process?

No separate registration is required. So long as Customer has registered for the promotion in the Push Notification received, he/she will also be registered for this Grand Prize Lucky Draw.

12. What is the Grand Prize and when is the Lucky Draw held?

The Grand Prize: An ultimate luxury Package comprising:

- Return trip to the Maldives on a private jet for two
- 3D2N luxury villa stay
- Fashion makeover and photoshoot by Vogue Singapore

The Lucky Draw will be held on: 2 April 2025, at 1600 hours

13. How many winner(s) will there be for the Grand Prize?

There will be 1 winner.



14. How do I earn chances for the lucky draw?

- Each customer will earn card packs based on the below table.
- Every card pack consists of three instant photo cards.
- Each photo card either opens either a chance for the lucky draw, a card for the Michelin starred dining experience, a card for flight tickets, a card for designer travel luggage or a card for bonus prize.
- For the lucky draw, chances collected throughout campaign period will be equivalent to the chances customers get for the Grand Prize draw.

How you can earn card packs	Card Packs earned
<u>Spend with us</u> <ul style="list-style-type: none"> • Every cumulative Credit Card spends of S\$150 (posted) • Every 1 Easypay on Transaction approved • Every 1 Easypay Transaction done on a Visa card OR made by a Priority[#] client • Every 1 SC Instalment Plan approved 	1 1 2 1
<u>Bank with us</u> <ul style="list-style-type: none"> • Start crediting your salary (at least S\$3,000) via GIRO into your Bonus\$aver Account • Increase your combined eligible SGD Deposit Account(s) balances by S\$15,000 or more monthly. • SC Credit Card approved • SC Visa Credit Card approved • CashOne Loan of minimum S\$15,000 • Credit Card Funds Transfer of minimum S\$15,000 • SC Easy Pay on Balance approved • Every 7 Check-Ins to the Promotion page on SC Mobile[^] • Make an outgoing PayNow transaction of min S\$50 or make a bill payment from your SC Credit Card or deposit account[*] • Refer a friend to Standard Chartered via SC Referral club. 	2 2 1 2 2 2 2 1 1 1 2

[#]Refers to Priority Banking, Priority Private and Private Clients.

[^]Capped at 5 card packs throughout Promotion period.

^{*}Capped at 1 per day, and 50 card packs throughout Promotion period.

15. How will I be notified if I've won the Grand Prize?

Within 7 days after the Lucky Draw is conducted, the Lucky Draw winner will be notified of the result via push notification through the SC Mobile App and/or electronic direct mailer from the Bank. The notification will consist of information on the redemption process for the Grand Prize.



16. What is the PayNow criteria?

To qualify, an outgoing PayNow transfer of at least S\$50 must be received in a valid Current or Savings account. Each customer can only earn card pack(s) for a maximum of 1 qualifying PayNow transfer per day.

17. What is the CashOne Loan criteria?

To qualify, customer must apply for a CashOne Personal Loan, a Credit Card Instalment Loan, or a subsequent top up loan on your existing Credit Card Instalment Loan account. The loan must be repaid over 3-5 years, and the approved loan amount must be at least S\$15,000.

18. What is “Fresh funds” criteria for Deposits?

“Fresh funds” refers to funds that do not originate from any existing Deposit account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period.

if the Registered Customer meet incremental fresh funds criteria on your Eligible Deposit Account(s), such that your combined Average Daily Balance (ADB) on all your Eligible Deposit Account(s) is at least S\$15,000 higher than the combined ADB in the previous month, the respective card packs will then be issued to the Registered customer within the next 2 weeks after the assessment is complete. Account must be a SGD account.

19. What is a Valid Deposit Account?

An SGD account that is not suspended, cancelled or terminated, and in good standing at all times.



20. If I am a new customer (with no previous Credit cards), and I apply for a new SC Credit card on 18th November'24, how will my tokens/chances be calculated?

Dates	Action	Tokens earned
18th Nov	Customer's SC Visa Infinite Credit card is approved	
21st Nov	Customer receives the promotion invite via Push notification	
21 st Nov	Customer registers for promotion	2 card packs for new Visa credit card approved on 18 th Nov
22 nd Nov	Customer spends \$1,500	$S\$1,500/150 \times 1$ card pack = 10 card packs

21. Samples Scenarios

s/n	Scenario	Card packs earned
1	Customer spends S\$1,500 across his/her Credit cards	$S\$1,500 / S\$150 = 10$ 1 card pack x 10 = 10 card packs
2	Customer applies for 1 SC Easy Pay on Transaction on his SC Credit Card (non Visa) and it was approved	1 card pack
3	Priority Banking customer applies for 1 SC Easy Pay on Transaction on his <u>SC Credit Card</u> and it was approved	2 card packs
4	Priority Banking customer applies for 1 SC Easy Pay on Transaction on his SC <u>Visa</u> Credit Card and it was approved	2 card packs
5	Customer applies for 1 SC Easy Pay on Transaction on his SC <u>Visa</u> Credit Card and it was approved	2 card packs
3	Customer takes up 1 CashOne loan of S\$15,000 at 1.80% p.a. interest rate, 3 years tenure	2 card packs x 1= 2 card packs
4	Customer takes up 2 CashOne loans amounting to S\$35,000 at 1.80% p.a. interest rate, for 3 years tenure and above	2 card packs x 2= 4 card packs
5	Customer takes up 1 Credit Card Funds Transfer loan of S\$15,000 and above at 12 months tenure	2 card packs x 1= 2 card packs
6	Customer takes up 2 Credit Card Funds Transfer loan of S\$15,000 and above at 12 months tenure each.	2 card packs x 2= 4 card packs



7	Customer has a new Credit card approved and spends S\$1500	2 card packs + 10 card packs = 12 card packs
	Combined average daily balance across all eligible Deposit account(s) October 2025: S\$10,000 November 2025: S\$15,000 December 2025: S\$30,000 January 2025: S\$65,000	November: Nil (net incremental S\$5,000) December: 2 card packs (net incremental (S\$15,000)) January: 2 card packs (net incremental S\$35,000 which is more than S\$15,000)
9	Customer performs an outgoing PayNow transfer of S\$200 and makes a bill payment of S\$100 from SC Credit Card or deposit account in a day	1 card pack
10	Customer performs 5 outgoing PayNow transfer of S\$100 in a day	1 card pack