



Standard Chartered and Caltex Jan-Jun 2026 (CaltexGO) Promotion Terms and Conditions

Eligibility

1. The Standard Chartered and CaltexGo Jan-Jun 2026 Promotion (“Promotion”) is available from 1 January 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit Cards (each, a “Card”) issued by Standard Chartered Bank (Singapore) Limited (the “Bank”) in Singapore (such eligible principal cardholders to be collectively referred to as “Eligible Cardholders” or “you”). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. Eligible Cardholders whose Card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 30 June 2026 are not eligible for the Promotion.
3. By participating in the Promotion, the Eligible Cardholder consents to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will also supersede even if the Eligible Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

Promotion Mechanics

4. Under the Promotion, an Eligible Cardholder can receive:
 - a. up to **27.91%** in fuel savings when using his/her Simply Cash Credit Card on CaltexGO App in Singapore (“Caltex”) during the Promotion Period;
 - b. up to **26.81%** in fuel savings when using his/her Beyond Credit Card or Visa Infinite Credit Card on CaltexGO App during the Promotion Period;
 - c. up to **23.64%** in fuel savings when using his/her Card (being a Card other than the Simply Cash Credit Card, Beyond Credit Card, Visa Infinite Credit Card) on CaltexGO App during the Promotion Period. Such Card (excluding Simply Cash Credit Card, Beyond Credit Card, Visa Infinite Credit Card) shall be referred to as “Other Card”.
5. A breakdown of how the fuel savings of up to **27.91%** as referred to in Clause 4(a) above for an Eligible Cardholder charging the relevant transaction(s) to the Simply Cash Credit Card are calculated is as:
 - a. the following instant upfront Cards discount:
 - i. The S\$10 CaltexGO instant Discount is valid for successful registered CaltexGO App users with payment using Standard Chartered card. Promotion is only applicable to New Valid User for first in-app fuel payment via CaltexGO with a gross fuel amount of minimum S\$20 (“S\$10 CaltexGO Instant Discount”). The Standard Chartered CaltexGO S\$10 Welcome Promotion Terms and Conditions to be read in conjunction;
 - ii. the S\$3 rebate which will be given when he/she charges a minimum of S\$100 after any Caltex Fuel eVouchers redemption or Discount, such as and not limited to the S\$10 CaltexGO Instant Discount, to his/her Simply Cash Credit Card for his/her gross fuel purchase on CaltexGO App (such rebate to be referred to as the “S\$3 Rebate”);



- iii. the 17% instant upfront Standard Chartered Simply Cash, Smart and Visa Infinite Cards (collectively, to be referred to as “Eligible Cards”) discount for his/her fuel purchased on CaltexGO App (such discount to be referred to as the “Upfront 17% Discount”).
 - b. 1.5% rebate on the net transaction amount charged to his/her Simply Cash Credit Card on CaltexGO App.
6. A breakdown of how the fuel savings of up to **26.81%** as referred to in Clause 4(c) above for an Eligible Cardholder charging the relevant transaction amount to the Beyond Credit Card or Visa Infinite Credit Cards are calculated is as follows:
 - a. the S\$10 CaltexGO Instant Discount (as defined in Clause 5(a)(i) above);
 - b. the S\$3 Rebate (as defined in Clause 5(a)(ii) above); and
 - c. the Upfront 17% Discount (as defined in Clause 5(a)(iii) above).
7. A breakdown of how the fuel savings of up to **23.64%** as referred to in Clause 4(d) above for an Eligible Cardholder charging the relevant transaction amount to Other Cards are calculated is as follows, either:
 - a. the S\$10 CaltexGO Instant Discount (as defined in Clause 5(a)(i) above); and
 - b. the 16% instant upfront Other Card discount purchase via the CaltexGO application (such discount to be referred to as the “Upfront 16% Discount”).
8. For the purposes of the Promotion, the S\$10 CaltexGO Instant Discount, the S\$3 Rebate, Upfront 17% Discount and Upfront 16% Discount shall each also be referred to as “Rebate / Discount”.

General

9. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers/eVouchers, privileges or promotions.
10. The Rebate / Discount is strictly non-transferable, non-assignable and non-exchangeable (for cash or credit or otherwise).
11. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
12. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Rebate / Discount.
13. The Bank reserves the right to replace or substitute Rebate / Discount with any item of equivalent or similar value.
14. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive any Rebate / Discount or to participate in the Promotion, the Bank reserves the right to claw back the relevant Rebate / Discount or to deduct its value (or such other amount as it deems fit) from the Eligible Cardholder’s account(s) with the Bank.



15. The Bank reserves the right to revise, vary, modify, add or delete any of these terms and conditions at any time without prior notice or reason, modify, terminate, shorten, extend or withdraw the Promotion at any time without prior notice or reason, and/or substitute the Rebate / Discount with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility to participate in the Promotion, your eligibility to receive any Rebate / Discount under the Promotion, and/or calculation of any Rebate / Discount you receive under the Promotion. The Bank's determination of all matters relating to the Promotion shall be final and conclusive and no correspondence will be entertained.
17. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail to the extent of such inconsistency.
18. Save for rebates earned on the Simply Cash Credit Card, the rebate earned under the Promotion is in addition to other rebate/cashback that the Eligible Cardholder would ordinarily receive on his/her respective Cards which are not related to the Promotion.
19. Any terms and conditions imposed by Chevron Singapore Pte. Ltd. / Caltex will also apply. Please check with Chevron Singapore Pte. Ltd. / Caltex for details and terms of participation.
20. Standard Chartered makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and accepts 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.
21. Standard Chartered is not an agent of any merchant or service provider or vice versa.
22. 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, will be indemnified from and against, and/or you hereby agree to release and hold the Bank and members of the Bank's group harmless for, any expenses, costs of any kind (including legal costs), liability, loss (whether foreseeable or not), claim or damage, directly or indirectly, suffered, incurred (whether in common law or equity), arising from or in connection with your acceptance, possession, use, misuse and/or enjoyment of any Rebate / Discount and/or the Promotion.
23. Please read these terms and conditions together with our Customer Terms, Current /Cheque /Savings Account and Time Deposit Terms, BonusSaver, XtraSaver Account, SuperSalary Product Terms, Credit Card Terms, MANHATTAN Cashback Terms, Standard Chartered Simply Cash Credit Card Terms and Conditions, Standard Chartered Smart Credit Card Terms and Conditions, Standard Chartered Beyond Credit Card Terms and Conditions, Standard Chartered Visa Infinite Promotion Terms & Conditions, Standard Chartered Journey Card Promotion Terms, Standard Chartered Spree Credit Card Terms, Standard Chartered Rewards+ Card Promotion Terms and Conditions and any other specific Product Terms that may be relevant in connection with the Promotion (collectively, "Other Terms"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
24. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
25. These terms and conditions and any dispute or claim arising out of or in connection with these terms and conditions shall be governed by and are to 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.

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