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Standard Chartered Simply Cash Credit Card Zero FX Promotion (Extended)
Terms and Conditions

1. The Standard Chartered Simply Cash Credit Card Zero FX Promotion (the "**Promotion**") is available from:
   a. 2 to 31 May 2024 (both dates inclusive) (the "**Promotion Period 1**"); and
   b. 1 to 30 Jun 2024 (both dates inclusive) (the "**Promotion Period 2**").

   By participating in this Promotion, Eligible Cardholders (as defined in Clause 2 below) agree to be bound by these terms and conditions.

Eligibility Criteria

2. To participate in this Promotion, the Cardholder must hold an "**Eligible Card**" which is a Standard Chartered Simply Cash Credit Card that is issued by the Bank, that is validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner, at all times as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason).

3. The Promotion is exclusive to the principal cardholder of an Eligible Card. All new and existing Eligible Cardholders are eligible for this Promotion and must register for this Promotion by sending an SMS with this code: **FXSC** to 77222.

   For the avoidance of doubt, each Eligible Cardholder only needs to register once for the duration of both Promotion Periods.

4. This Promotion is capped to the first 5,000 successful SMS registrations during the Promotion Periods. Eligible Cardholders who have successful registered will receive the SMS response: *"Thank you for successfully registering for the SC Simply Cash Credit Card Zero FX Promotion. Please refer to the SC Simply Cash Credit Card website for details"*.

Promotion - Spend Criteria

5. Eligible Cardholders must spend a minimum of S$2,500 worth of **"Eligible Spend Transactions"** in the "**Qualifying Spend Period"**. These are defined as retail transactions that:
   a. have been performed either in SGD or in a foreign currency, and either overseas or online;
   b. have a transaction posting date falling within the Promotion Period; and
   c. are not excluded transactions (as set out in Clause 13 below).

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Promotion - Cashback

6. Eligible Cardholders who have satisfied the minimum spend criteria in Clause 5 will be entitled to a 3.5% cashback ("**Cashback**") for all Eligible Foreign Currency Transactions in the **"Zero FX Period"**. This is meant to offset: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.

Promotion Period	Qualifying Spend Period	Minimum Spend Required	Zero FX Period	Cashback on FCY Transactions
1	2 to 31 May 2024	S$2,500	1 to 30 Jun 2024	3.5%
2	1 to 30 Jun 2024	S$2,500	1 to 31 Jul 2024	3.5%

7. For the purposes of the Promotion, "**Eligible Foreign Currency Transactions**" are retail transactions that:
   a. have been performed in a foreign currency either overseas or online;
   b. have a transaction date falling within the Zero FX Period;
   c. have been successfully posted to an Eligible Card account during the Zero FX Period;
   d. are not excluded transactions (as set out in Clause 13 below); and
   e. are not converted into Singapore Dollars via dynamic currency conversion offered at selected websites or merchants ("DCC").

8. Cashback is capped at a maximum amount of S$50 per cardholder. The Cashback is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise. To illustrate, refer to the table below for 3 different scenarios.

	Qualifying Spend Period	Zero FX Period	Cashback Awarded	Remarks
A	S$2,500	S$1,000 equivalent	S$35	
B	S$2,500	S$1,500 equivalent	S$50	Cashback capped at S$50
C	S$1,000	S$1,000 equivalent	S$0	Min. spend of S$2,500 not fulfilled

9. Cashback awarded under this Promotion will be credited to the Cardholder's Eligible Card account following the schedule below.

Eligible Foreign Currency Transactions made and posted:	Cashback credited by:
Between 1 to 30 June 2024	31 July 2024
Between 1 to 31 July 2023	31 August 2024

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General

10. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with The Good Life® Programme (the individual merchant and general terms and conditions of which can be found here).

11. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

12. In the event that the Eligible Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Cashback given to him/her under this Promotion. At the time of crediting of the Cashback, the Eligible Card account must be valid (i.e. must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason), failing which, the Cashback will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Cashback (or such equivalent value) given to the Eligible Cardholder.

13. The following transactions charged to an Eligible Card will not be considered as Eligible Transactions (for the purposes of this Promotion):

    a. Insurance premiums, including premiums for investment-linked policies;
    b. Any transactions or bill payments to Telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and Singapore Power;
    c. Any payment via AXS network;
    d. Any payment via SAM network;
    e. Payments to government agencies which include but not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower;
    f. Income tax payments;
    g. Any bill payment made using SC EasyBill bill payment programme;
    h. Any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload), prepaid accounts, digital wallets including but not limited to Grab, Singtel Dash, WorldRemit Singapore, YouTrip or any other accounts as the bank may specify from time to time;
    i. Any top-ups or payment of funds which are classified under Merchant Category Codes 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment) and/or 6540 (or Non-Financial Institutions – Stored Value Card Purchase/Load);
    j. EZ-Link cards transactions;
    k. TransitLink transactions;

l. Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers), 7995 (Gambling/Lotto) and 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Travelers Cheques, and Debt Repayment);
m. Balance transfers (or funds transfers), instalment loans and cash advances, purchases via NETS and ongoing instalment payments;
n. Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to any of the Bank issued credit cards of the Eligible Cardholder;
o. Any amount charged to the any of the Bank issued credit cards of the Eligible Cardholder during the Promotion Period that is subsequently cancelled, voided or reversed; and
p. Balance owing on the Eligible Cardholder's credit card accounts from other months.

14. For Eligible Foreign Currency Transactions charged during the Promotion Period to an Eligible Card which are successfully converted into monthly instalments:

a. At the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or

b. At a later date by us, the total amount charged (and not the converted monthly instalment amount), will be used by the Bank to determine the amount of the Eligible Foreign Currency Transaction and whether the Minimum Spend has been made by an Eligible Cardholder, under the Promotion.

15. For all non-Singapore Dollar Eligible Foreign Currency Transactions charged to the Eligible Card, the transaction amount(s) posted in the Eligible Cardholder's credit card statement (inclusive of the exchange rate conversion and commission, if any) will be used by the Bank to determine the Cashback entitled.

16. All Eligible Foreign Currency Transactions must be charged and posted to the Eligible Card within the month of June 2024. We are not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

17. An Eligible Foreign Currency Transaction charged by a supplementary cardholder of an Eligible Cardholder to an Eligible Card of an Eligible Cardholder will be considered as an Eligible Foreign Currency Transaction made by the Eligible Cardholder on this particular Eligible Card for the purposes of this Promotion.

18. 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 and email address to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail.

19. The Bank may vary, modify, add, delete or otherwise revise any of the Terms and Conditions governing this Promotion or modify, terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).

20. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the Eligible Cardholder's eligibility for the Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive, and no correspondence will be entertained.

21. In the event the Bank has determined (in the Bank's sole and absolute discretion) that a Eligible Cardholder is not eligible to receive the Cashback or to participate in the Promotion or has irregularly or wrongly redeemed the Cashback, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to the Cashback (including but not limited to where the Eligible Foreign Currency Transactions used to meet the Minimum Spend were reversed or refunded), the Bank reserves the right to claw back the Cashback or deduct its value (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.

22. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.

23. 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 the Cashback and/or this Promotion.

24. These Promotion Terms and Conditions are to be read together with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with the Promotion (collectively "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.

25. A person who is not a party to these Promotion Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.

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26. These Promotion Terms and Conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

27. All information is correct as at the time of publication.

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