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Standard Chartered Spree Credit Card Terms & Conditions

1. The Spree Credit Card ("**Spree Card**") gives you cashback ("**Spree Cashback**") when you (including any person you authorize as a supplementary cardholder on your Spree Card account) use the Spree Card in the manner specified in these terms and conditions.

Spree Cashback on Eligible Spree Card Retail Transactions

2. Spree Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 5 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 in Clause 7 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 in Clause 7 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.

3. You can earn Spree Cashback at the rate set out in Clause 4 below on the following transactions charged to your Spree Card:

   a. 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");

      i. Eligible Foreign Currency Online Transactions refers to online Eligible Spree Card Retail Transactions that are not made in Singapore Dollars;
      ii. Eligible Foreign Currency Online Transactions exclude transactions made via telephone or mail order;
      iii. 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;

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

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c. 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");

   i. Eligible Local Currency Online Transactions refers to online Eligible Spree Card Retail Transactions made in Singapore Dollars;
   ii. Eligible Local Currency Online Transactions exclude (1) transactions made via telephone or mail order and (2) Samsung Pay transactions using Magnetic Secure Transmissions;
   iii. 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;
   iv. Mobile wallet transactions are transactions made using Apple Pay, Google PayTM or Samsung Pay via contactless terminals using Near Field Communication technology; and/or

d. 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").

4. Spree Cashback consists of a Base Cashback of 1% and Additional Cashback (depending on the respective Category of Eligible Spree Card Retail Transactions), and will be awarded in the following manner:

	Category of Eligible Spree Card Retail Transactions	**Base Cashback**	**Additional Cashback**	**Spree Cashback**
a.	Eligible Foreign Currency Online Transactions	1%	2%	3%
b.	vPost Transactions	1%	2%	3%
c.	Eligible Local Currency Online Transactions, contactless and mobile payments	1%	1%	2%
d.	Other Eligible Spree Card Retail Transactions	1%	-	1%

For the avoidance of doubt, all Eligible Spree Card Retail Transactions are subject to a minimum transaction value of S$1 in order to earn the 1% Base Cashback.

5. Selected transactions set out in Standard Chartered Credit Card Retail Transaction Exclusions will not be considered as Eligible Spree Card Retail Transactions and are not eligible to earn any Cashback.

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Maximum Spree Cashback

6. 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*.

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7. For the purposes of these terms, "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.

8. 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.

9. 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 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 without prior notice.

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

11. Any Spree Cashback if credited to your Spree Card account for any of the transactions listed under Clause 5 will be reversed in our sole discretion without prior notice.

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

13. We reserve the right to vary, modify, and amend any of these terms (including but not limited to the right to vary the rate of Spree Cashback, the maximum amount of Spree Cashback to be awarded, and the basis of calculation of Spree Cashback) from time to time without prior notice and you agree that you are bound by such variations, modifications, and amendments.

14. In the event we have determined (in our sole and absolute discretion) that you or a person you authorize as a supplementary cardholder on your Spree Card account is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points /gifts / vouchers / cashback / rebates / privileges from us; or where we have knowledge of subsequent events which would mean that you or a person you authorize as a supplementary cardholder on your Spree Card account would not have been entitled to redeem or receive the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges (including

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but not limited to where the charges used to meet the minimum spend were reversed or refunded), we reserve 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 we deem fit) from your account(s) with us or the account(s) with us of a person you authorize as a supplementary cardholder on your Spree Card account.

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

16. These Standard Chartered Spree Credit Card Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms (“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.

17. 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.

18. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.

19. Google Pay is a trademark of Google LLC.

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

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