

Standard Chartered Titanium Cash Back Update

Frequently Asked Questions

We are continuously reviewing and improving our features across all of our products in order to make them easier to use and understand.

What is changing on the Standard Chartered Titanium Credit Card cash back?

From 1 July 2014 we will be revising the minimum retail spend amount required to qualify for cash back on the Standard Chartered Titanium Credit card from AED 1,000 to AED 2,500 per month. This means that in order to earn cash back across our 3 cash back categories i.e. Utility Bills, School Fees and Supermarket payments, you need to spend AED 2,500 on retail purchases that may include Utility Bills, School Fees and Supermarket payments.

When will this change come into effect?

1 July 2014

How will this affect me?

From this date onwards, in order to earn cash back, your retail spends in a cash back earning month must be at least AED 2,500. If your retail spends are below this amount, you will not earn cash back on payments in our cash back categories.

What is the change for the School Fee Cash back feature?

From 1 July 2014, the School Fee Cash back feature on the Standard Chartered Titanium credit card will be tiered and cash back will be awarded based on the retail spend amounts in the cash back earning month. Please see table below for more information on the cash back amounts

Total Spends in AED (including local and international spends)	Cashback % on amount spent on school fees	Maximum cashback per month in AED
< 2,500	0%	0
>= 2,500 to < 5,000	3%	100
>= 5,000 to < 10,000	5%	200
>= 10,000	10%	400

What is not included when making retail purchases?

- Balance transfers
- Cash withdrawals
- Fixed Payment Plans
- School Fee Payment Plan instalment
- Smart Payment Plans
- Cash Advances
- Interest charges
- Fees and commissions
- Credit card payments
- Merchant refunds
- Any other transactions determined by Standard Chartered Bank from time to time