

## **Terms and Conditions**

## AED 500 Cash Back Offer – Infinite (Visa), Manhattan Platinum (Visa) and Platinum (Mastercard)

- 1. You will not be entitled to receive the gift under this campaign, if your application is rejected, or you are:
  - a) An existing Standard Chartered Credit Card holder; or
  - b) An existing Standard Chartered Credit Card holder who is upgrading his/her Standard Chartered Credit Card; or
  - c) A person who has closed his/her Standard Chartered Credit Card within the last six (6) months from the date of application.
- 2. This offer is applicable to successful applications only.
- 3. AED 500 cash back option is only applicable to successful online applications.
- 4. An approval-in-principle does not guarantee a final approval, which will be given only after verification of all information with documents and is at the sole discretion of Standard Chartered Bank.
- 5. To qualify for this offer, a minimum spend of AED 10,000 is required on your Standard Chartered credit card within 60 calendar days from your credit card activation date.
- 6. All qualifying transactions billed to the Card Account under this Program will be included in the minimum spend requirement as long as the transaction takes place within 60 calendar days from your credit card activation date. The following transactions are expressly excluded from the Program: Balance transfers; Smart Payment Plans; Fixed Payment Plans (including School Fee Payment Plan); Easy Payment Plans; Local cash advances; Credit Card Cheques; Finance charges; all fees charged on the card by the Bank; Transactions reversed by Merchants and any other transactions determined by the Bank from time to time.
- 7. Only one gift per customer is permitted.
- 8. The cash back will be credited into the customer credit card within 30 working days from the completion of the spend criteria.
- 9. We reserve the right to amend, reduce or extend at any time the start or end dates of this offer.
- 10. We reserve the right to terminate this offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us, our directors, members, partners, employees, agents, consultants, suppliers and contractors.
- 11. In the event of a dispute, our decision will be final and binding on all aspects of this offer and no correspondence will be entered into.
- 12. This offer cannot be used in conjunction with any other similar offer or campaign promoted by us.