

## Standard Chartered Bank Visa Credit Card Acquisition Campaign Terms and Conditions

1. The campaign is only applicable for new Standard Chartered credit card applications and clients who do not hold any Standard Chartered credit card or who have not previously cancelled any Standard Chartered credit card(s) after 01 August 2017. Please note that the welcome gift offer is limited to one gift per primary card applicant.
2. Eligibility to qualify for this offer will be based on monthly income levels as per **Table A** below. The welcome gift and credit card type will purely be based on income level (Clients with income greater than AED 30,000 will not be eligible to apply for a Manhattan Platinum Visa credit card).
3. The welcome gift, minimum spend requirement and subscription fee will vary based on the credit card type application, as illustrated in **Table A** below.

**Table A**

Monthly Income Level	Credit Card Type	Welcome Gift	Minimum Spend Requirement	Subscription Fee
<b>AED 30,000 Plus</b>	Infinite (Visa)	Samsung S8 Plus	AED 100,000	AED 499
<b>AED 12,000 - AED 30,000</b>	Manhattan Platinum (Visa)	iPad 5th Gen	AED 45,000	AED 249

4. This welcome gift offer is valid for applications received between 05 September and 31 October 2017. Any application received after 31 October 2017 will not be eligible under this campaign.
5. You are required to meet the minimum spend requirement within 6 months of delivery of the credit card as mentioned in the **Table A** basis the credit card type that you have applied for.
6. In order to be eligible to receive the welcome gift, you must generate your credit card PIN and make your first retail spend (any amount across any category) on the credit card within 30 calendar days from the date of delivery of the credit card. You will be charged the subscription fee on the credit card on which you have made the first retail spend, this is non-refundable.
7. Once you have fulfilled the conditions stipulated in clause 6, within 30 working days from the first retail spend date, our authorised merchant will contact you on the mobile number registered with the Bank, to arrange for delivery of the welcome gift. You will be required to provide your Standard Chartered credit card and your valid photo ID to receive your gift. Please ensure that you provide us with your current and correct email address / mobile phone number while applying for the credit card.
8. The Bank will charge a onetime fee as mentioned in **Table B** based on the credit card type application, if you:
  - a. do not meet the minimum spend requirement within the specified time period; or
  - b. are irregular with your payments i.e. missed payment of minimum amount due on your monthly statement; or
  - c. cancel your credit card within 12 months of card delivery

**Table B**

Monthly Income Level	Card Type	One Time Fee
<b>AED 30K Plus</b>	Infinite (Visa)	AED 2,201
<b>AED 12K - AED 30K</b>	Manhattan Platinum (Visa)	AED 951

9. Further fees and charges can be found in the Standard Chartered Service and Price Guide. The Bank reserves the right to revise and/or introduce new charges in accordance with the Service and Price Guide.
10. Please note that the following transactions will NOT be considered towards the minimum spend requirement:
  - a. Cashiers order booked for school /college/university/training institute fees (educational)
  - b. Spends at exchange houses; or
  - c. Cash withdrawals, Balance Transfers, Fixed Payment Plans and Smart Payment Plans

11. The Bank does not offer or provide any warranties, or accept any responsibility or liability of any kind with respect to the welcome gift given under this offer. Furthermore, Apple and Samsung are not participants in or a sponsor of this Program.
12. The Bank is not responsible for any loss, damage and/or injury sustained by the winner or any other person arising directly or indirectly from the use of any of the gifts. The Bank is not the supplier of any gift offered and will not accept contractual, torts or any other kind of liability in respect of any gift supplied by third party merchants. The Bank makes no representation or warranty with respect to the satisfactory quality or performance of the gift given in this offer. The gift is subject to the terms and conditions as may be imposed by the authorised merchant(s) which are beyond our control. Accordingly, the Bank will not be responsible or liable for any death, injury, damage or loss suffered by any cardholder or any third party or any of their property which is caused directly or indirectly by any of the welcome gift.
13. In the event that the welcome gift is not available for any reason whatsoever, the Bank reserves the right to substitute it with a welcome gift of equal value.
14. To the extent of any inconsistency between Visa Credit Card Acquisition Campaign terms and the Standard Chartered Client Terms and Credit Card Terms (available at any of our branches or our website [sc.com/ae](http://sc.com/ae)) then the Standard Chartered Client Terms and Credit Card Terms will prevail.
15. Clients eligible for this campaign will not be eligible for any other campaign offered by Standard Chartered Bank on Credit Cards during the period of this campaign.
16. This campaign, along with its features, has been introduced by the Bank at its sole discretion. Accordingly, the Bank retains the right to discontinue the campaign or vary its features thereof at any time without prior notice.
17. This promotion will have no impact on the final decision with regards to the approval of your credit card application.
18. All facilities are granted at the sole discretion of Standard Chartered Bank. Standard Chartered Bank reserves the right to decline any application that does not meet the eligibility requirements as defined by the Bank. In case of any disputes, including but not limited to disputes on meeting spend thresholds, the Bank's decision would be considered as final.