

5% SCBSPEND Campaign Terms & Conditions

What is the offer?

- 1) Under the offer all Standard Chartered Credit Card holders ("Cardholders") are eligible to get 5% cash back for every ₹10,000 spent on their card between 01 December, 2015 to 31 December, 2015
- 2) 5% cash back will be calculated on spends in multiples of ₹10,000 only

Cash back calculation examples

Spends amount (₹)	Cash back amount (₹)
10,000	500
20,000	1,000
30,000	1,500

- 3) All spends from 01 December to 31 December, spends during the campaign period will qualify for cash back
- 4) Customers cannot club two offers launched by Standard Chartered Bank at the same time unless explicitly specified by the Bank
- 5) This is an opt-in campaign. Customer can opt-into the campaign by messaging "SCBSPEND" to 57575 OR "SCCARD" to 57575 OR by clicking on the url provided in communication sent by the Bank
- 6) Customer will be eligible to avail the cash back only if she/he opts into the campaign
- 7) Once the customer opts for the campaign; spends of entire campaign period will be considered for cash back. E.g. ; if a customer opts-in on 10th December; all her/his spends from 01 December to 31 December will qualify for cash back
- 8) Cash back will be calculated by the Bank and credited into customer's credit card by 31 March, 2016
- 9) Maximum cash back per customer is ₹2,500. In case a customer has more than one credit card; spends across all her cards will be consolidated for cash back calculation

How to avail the offer?

1. Cardholder will have to opt-into the campaign vide SMS short code/url as mentioned in communication sent by the Bank
2. Once the customer opts-in all spends during campaign period will qualify for cash back
3. Online and offline transactions will qualify for the offer
4. Domestic and international transactions will qualify for the offer
5. If a customer does not opt-in the campaign; she will not qualify for cash back under any circumstances

Other terms and conditions

1. 5% cash back will be credited into customers' account on eligible spends during offer period by 31 March, 2016
2. Standard Chartered cardholder will have to make the payment with their Standard Chartered cards only to avail this offer
3. Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services included in this offer.
4. Any dispute or claim regarding the offer must be resolved by the customers with Standard Chartered its sellers, directly without any reference to Standard Chartered Bank
5. Standard Chartered Bank shall not entertain any such disputes even if, the customer approaches for resolution of the same
6. The participation is voluntary and any purchase using Standard Chartered card shall be deemed as acceptance of the terms and conditions mentioned herein
7. Standard Chartered Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder
8. This offer cannot be clubbed with any ongoing offer of Standard Chartered unless mentioned otherwise
9. The cardholder shall become ineligible to participate in this offer if his/her card is cancelled before the expiry of /during the offer Period. Standard Chartered reserves the right to disqualify any Customer from the benefits of the campaign / offer, if any fraudulent activity is identified as being carried out by the customer for the purpose of availing the benefits under the campaign/offer or otherwise by use of the service
10. Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by Cardholder and/ or billed to the account of the Cardholder
11. This offer may be withdrawn or extended at any time at the sole discretion of Standard Chartered Bank
12. Standard Chartered Bank is not making any commitment to make such similar offers beyond the offer period
13. All other terms and conditions of the Cardholder agreement shall continue to apply
14. Standard Chartered Bank reserves its absolute right at any time to add, alter, withdraw, modify or change or vary any or all the terms and conditions of the offer at its sole discretion and the same shall be binding on the Cardholder at all times. Standard Chartered Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever to the Customers.
15. In case of any dispute, Standard Chartered Bank's decision shall be binding on all customers
16. The offer shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of Standard Chartered Bank
17. Under no circumstance will the offer/discount being offered under this program be settled in cash
18. All government levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered
19. Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by both the Parties with mutual consultations for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English
20. Customers are not bound in any way to participate in the discount program
21. Any such participation is voluntary and the same is being made purely on a best effort basis
Kuch Bhi on EMI terms and conditions will be applicable as published on "<https://www.sc.com/in/campaign/breeze-mobile/bmw-kbe-mailer/kbe-tnc.pdf>