

Terms and Conditions for Extra 10% Offer

1. Definitions

- i. **Bank:** Standard Chartered Bank in India.
- ii. **Offer:** The offer means "Extra 10% cash back on all spends between 5 to 31 October on meeting the eligibility criteria" as more specifically described in Clause 2 hereunder.
- iii. **Offer Period:** The offer period shall commence from 00:01 hours on 5 October 2016 and shall extend upto 11:59 hours on 31 October 2016.
- iv. **Qualified Customer:** The offer is only applicable to Standard Chartered Credit Card holders who have registered/opt-in for the offer and who meet the spends threshold described in Clause 2 hereunder

2. Offer Details and Eligibility Criteria

- i. Customer has to register/opt-in for the offer between 00:001 hours on 5 October 2016 to 11:59 hours on 31 October 2016
- ii. Customer can register for the offer by messaging "EXTRA" to 57575 OR by clicking on the URL given in the e-mailer sent by the bank
- iii. Customer would be eligible for cash back on all spends between 00:01 hours on 5 October 2016 up to 11:59 hours on 31 October 2016 basis total spends done from 5th Oct – 31st Dec as per the below:

Total spends from 5 Oct. – 31 Dec., 2016	Cash back % on spends from 5 Oct. – 31 Oct.	Maximum cash back on October spends*
50,000 – 99,999	5.0%	1,000
100,000 – 299,999	7.5%	4,000
300,000 and above	10%	10,000

*5%/7.5%/10% maximum cash back is calculated assuming spend of ₹20,000/₹53,000/₹100,000 respectively between 5-31 October 2016. All Spends and cash back are in ₹

Illustration

Spends from 5-31 Oct., 2016	Spends from 1-30 Nov., 2016	Spend from 1-31 Dec., 16	Total Spends from 5 Oct - 31 Dec., 16	Cash back % applicable on spends from 5 - 31 October	Cash back availed
20,000	5,000	25,000	50,000	5% of 20,000	1,000
50,000	40,000	30,000	120,000	7.5% of 50,000	3,750
100,000	125,000	175,000	400,000	10% of 100,000	10,000

Note: If there are zero spends (₹0) between 5 – 31 October, the customer will not be eligible for cash back. All Spends and cash back are in ₹

- iv. Total spends and cash back would be calculated on a per customer basis
- v. This offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank unless explicitly specified by the bank
- vi. Cash back will be credited into customers' account on eligible spends during offer period by 28 February 2017

3. General Terms and Conditions

- i. This is an exclusive offer provided by Standard Chartered Bank. All details regarding the offer are available on the bank's website (www.sc.com/in)
- ii. The Bank reserves the right to modify / change all or any of the terms applicable to this offer. The Bank also reserves the right to modify, withdraw or discontinue the offer without assigning any reasons whatsoever. Neither anything contained in the terms and conditions set out herein nor those forming part of the e-mailers or running this offer shall be construed as an obligation on the part of the Bank to continue the offer up to the date of termination/expiry of the offer.
- iii. Participation in this offer is entirely voluntary and it is agreed and understood by the Participants that participation shall be deemed to have been made on a voluntary basis.
- iv. The offer is non-transferable.
- v. The offer shall not be available wherever it is prohibited under law and / or cannot be made/continued for any reason whatsoever.
- vi. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- vii. The Bank shall not be obliged to make any public announcements of the results of the offer.
- viii. In all matters relating to this offer, the decision of the Bank shall be final and binding.
- ix. By participating in the offer, the Participants agree to be bound by the terms and conditions contained herein and those forming part of the e-mailers.
- x. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Qualified Customer, shall be solely borne by the Qualified Customer.
- xi. This offer may be withdrawn or extended at any time at the sole discretion of Standard Chartered Bank
- xii. Standard Chartered Bank is not making any commitment to make such similar offers beyond the offer period
- xiii. All other terms and conditions of the Cardholder agreement shall continue to apply
- xiv. 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.
- xv. In case of any dispute, Standard Chartered Bank's decision shall be binding on all customers
- xvi. 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
- xvii. Under no circumstance will the offer/discount being offered under this program be settled in cash
- xviii. 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
- xix. 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
- xx. Customers are not bound in any way to participate in the discount program
- xxi. Any such participation is voluntary and the same is being made purely on a best effort basis
- xxii. 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>