

Terms and Conditions for International Spends offer

1. Definitions

- i. **Bank:** Standard Chartered Bank in India
- ii. **Offer:** The offer means "Get 5x reward points on international spends for every ₹100 spent at Restaurants, Hotels, Retail Fashion and Duty Free Shopping. Also, get 2x reward points on every ₹100 on all other international spends between 1 April 2017 – 30 June 2017" as more specifically described in Clause 2 hereunder
- iii. **Offer Period:** The offer period shall commence from 00:01 hours on 1 April 2017 and shall extend upto 11:59 hours on 30 June 2017
- iv. **Qualified Customer:** The offer is only applicable to Standard Chartered Credit Card holders who have registered/opt-in for the offer as described in Clause 2 hereunder. This offer is not applicable on Landmark Rewards and Emirates Co-brand Credit Cards

2. Offer Details and Eligibility Criteria

- i. Customer has to register/opt-in for the offer between 00:001 hours on 1 April 2017 to 11:59 hours on 30 June 2017
- ii. Customer can register for the offer by messaging "FOREX" to 9987123123 OR by clicking on the URL given in the e-mailer sent by the bank
- iii. Customer can earn up to a maximum of 5000 additional reward points during the offer period
- iv. Only international spends in foreign currency will be eligible for the offer
- v. DCC (Dynamic Currency Conversion) transactions; i.e. transactions converted to home currency (₹) at point of sale will not be considered for the offer
- vi. The categories – Restaurants, Hotels, Retail Fashion and Duty Free is defined as per classification of each merchant establishment as defined by VISA/Master Card
- vii. In the event a cardholder has multiple credit cards, transactions across all the cards will be consolidated to qualify for the offer
- viii. This offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank unless explicitly specified by the bank
- ix. Additional reward points will be credited into customers' account on eligible spends during offer period by 31 August 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/bnw-kbe-mailer/kbe-tnc.pdf>