

Earning Reward Points:

- Tiered Reward Points will be earned only at Lifestyle, Home Centre and Max stores in India and will be calculated on total spends at all affiliated stores in India
- Allow 10 days from purchase for the points to be available for redemption
- To earn incremental points of a higher tier, the member must spend the target amount in excess of the target spends of the previous tier
- The points have a validity of one year from the month of accrual, post which the points will expire. Please take care to redeem your points before they expire
- The value of the rewards and the privileges will depend on the tier the member is currently in
- All benefits mentioned will be extended only on the use of the Landmark Rewards Platinum credit card
- Points earned for spends at Lifestyle and Max stores above base rewards (i.e. points over 3 per ₹200 spent) shall be awarded on net billed amount (billed value less tax). Such points will not be awarded or earned in the following cases:
 - i. Discounted or marked down merchandise.
 - ii. Special offers, promotions or items excluded by the management from time to time at its sole discretion.
 - iii. Non-tradable items such as carry bags, contribution to charity, etc.
 - iv. Alcohol and tobacco products, baby food items and electronic items purchased from SPAR
 - v. Purchase of gift vouchers/cards or issue of a credit note
 - vi. For newly enrolled customers, until they have an initial cumulative spends of ₹1,000 across the Landmark Group

Rewards redemption:

- Minimum 166 Reward Points are required for redemption
- Reward Points can be redeemed either at point of sale or for gift vouchers which can be used at any affiliated store in India
- The points cannot be redeemed for cash
- The member will be required to present the credit card along with any standard ID proof at the time of redemption of the points
- Gift vouchers are valid for redemption only at the affiliated stores in India
- If the gift voucher/s issued against redemption of loyalty points is lost, Lifestyle and its affiliated companies shall not be responsible and no duplicate gift vouchers will be issued in lieu of the lost gift voucher/s
- All special offers, updates and your account activity details would be communicated to you through SMS, direct mail and/or email. However the associate companies of Landmark Rewards affiliated stores shall not be responsible in any manner for any lost, delayed, incorrect, misdirected or incomplete communication
- Points once redeemed against a purchase can in no event be re-credited
- No cash refund will be entertained for purchases made by redeeming the loyalty points in the case of purchase returns

Other terms and conditions

- Standard Chartered Bank expressly reserves the rights to, at any time and without any previous notice, alter, modify, change or vary the rate at which the Reward Points are awarded
- Standard Chartered Bank at its discretion, may also award points for any other transactions either for specific periods or for specific situations
- Points will accrue to cardholders only if all the credit cards (with respect to more than one card being issued on an account - be it a supplementary, multiple or any other card) issued to the cardholders are in good standing
- If any card in a cardholder's account - be it a primary, supplementary, multiple or any other card goes delinquent (i.e. overdue or over credit limit or in collection), statement of all cards in that account will stop reflecting the Reward Points so long as the card account remains in that state. On the card account being regularised and at the discretion of the bank, the points may be reinstated
- Points will not be awarded to cardholders towards cash advances and fees such as entrance fee, annual fee, supplementary card fee, multiple card fee, cash advance fee, extra fee for picture cards, charges for dishonoured cheques, financial charges, delinquency charges, late payment, collection charges and any other fee or charge levied by the bank
- Points will accrue to the individual card accounts in the case of eligible primary, multiple cards or any other card be it a cross-sell card or a second card. However, points by any supplementary cards will automatically accrue to the primary card account on which the supplementary cards are issued and not any other card account
- Points accrued have no cash or monetary value and cannot be exchanged for cash in any form
- A cardholder cannot transfer any Reward Points to another person
- Computation of the Reward Points is at sole discretion of the bank and shall be final, conclusive, binding on cardholders and will not be liable to be disputed or questioned
- In the case of disputed transaction being resolved in favour of the cardholder and/or where a transaction is reversed, the equivalent Reward Points will also be reversed
- The Landmark Group expressly reserves the rights at any time without any previous notice to alter, modify change or vary the tiered Reward Points. The bank shall not be liable for any such alteration, modification or variation in the tiered Reward Points