

## Terms and Conditions - Manhattan Platinum Credit Card

- 1) The bank will, from time to time, offer Cash back and reward points on the Manhattan Platinum Credit Card where the Card Account is regular and without over dues.
- 2) Cash back means a credit entry, subject to certain limits, executed by the bank on the Card Account based on eligible transactions.
- 3) Cash back Percentage means the percentage of the Eligible Transaction amount that would be given as Cash back and is subject to change as per the discretion of the bank. However any such change would be informed to the Card member through communication of the same in the monthly Card Statement at least 30 days before any such change.
- 4) Eligible Transaction means a transaction (not being cash withdrawal, cash advance, loan or any other category of transactions as may be decided from time to time by the bank at its sole discretion) belonging to Promoted Category successfully entered into using the card and not charged back.
- 5) Promoted Category means a category of transactions promoted from time to time by and/or subject to sole discretion of the bank.
- 6) The promoted categories and the respective Cash back percentages for the Manhattan Platinum Credit Card unless otherwise intimated are: 5% Cash back on shopping at Supermarket & Department Store and 3 Reward point per INR 150 spent on other spends.
- 7) The promoted categories defined from time to time shall have the same meaning as ascribed to the categories by Visa or MasterCard under their respective Merchant Category Codes. The franchisees have listed qualifying criteria for Merchant Establishments in order to qualify to be listed under a specified category, (like Department Stores, Supermarkets etc). The Merchant Establishment needs to have accordingly qualified and hence listed in the Promoted Category, in order for the transaction to be eligible for the Cash back.
- 8) The Cash back will be subject to a maximum of INR 150 per Eligible Transaction, however the total Cash back, shall be limited to INR 500 per month for all card(s) owned by the customer inclusive of any supplementary card(s).
- 9) Cash back (exclusive of surcharge reversal) will not be affected if the transaction value is below INR 1000 per transaction in Department Store & Supermarket.
- 10) The maximum Cash back and the minimum transaction value to be swiped in order to be eligible for the Cash back mentioned in points (8) and (9) above respectively would be subject to change at the discretion of the bank. However any such change would be informed to the Cardmember through communication of the same in the monthly card statement.
- 11) The bank will inform the Cardmember/Account Holder about the promoted categories from time to time by indicating the same on the statement of the Card Account.
- 12) Returned purchases, disputed or unauthorized/fraudulent transactions, finance charges, Card Account fees and charged back transactions would not be given Cash back or Reward points under this program.
- 13) The Cardmember and the Account Holder, by signing on the application form for the Manhattan Platinum Credit Card expressly agree that the bank's decision on eligibility and correctness of the Cash back and reward points given to be final and binding.
- 14) Minimum 500 points are required to place a rewards redemption request.
- 15) Reward points are redeemable only against products, vouchers or services featured in the Rewards catalogue, and subject to their availability at the time of redemption.
- 16) Standard Chartered Bank gives no warranty with respect to quality/suitability of goods acquired through the Rewards programme.
- 17) Redemption orders cannot be cancelled or withdrawn or changed once given.