

## Standard Chartered Apple Pay CashBack Promotion Terms and Conditions

### Eligibility

1. The Standard Chartered Apple Pay CashBack Promotion ("**Promotion**") is valid from 25 May 2016 to 25 June 2016 (both dates inclusive) ("**Promotion Period**"). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit, Debit and MANHATTAN cards ("**Cards**") issued by Standard Chartered Bank (Singapore) Limited in Singapore ("**Bank**") (collectively, "**Eligible Cardholders**"). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. The following Cards are not eligible for the Promotion:
  - a. AIA co-brand Cards;
  - b. Corporate Liability Cards; and
  - c. Business Platinum Cards.
3. Eligible Cardholders whose Cards' accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 31 July 2016 are not eligible for the Promotion.

### Promotion mechanics

4. To participate in this Promotion, Eligible Cardholders must have already enrolled their Card to the Apple Pay application downloaded on their relevant Apple device ("**Enrolled Card**"). For the purposes of these terms, 'device' means an electronic device such as a computer, smart phone, tablet, smart watch or such other device that can be used to make contactless Card transactions through Apple Pay.
5. Under this Promotion, Eligible Cardholders can receive a **20% CashBack** ("**CashBack**") on their transactions charged to the Enrolled Card when making such transactions through Apple Pay.
6. "**Qualifying Transactions**" during the Promotion Period (based on transaction date) means retail transactions (which **excludes** those transactions set out at Clause 14 below) charged to an Enrolled Card through Apple Pay. The Qualifying Transaction amounts ("**Spend Amount**") must be charged to the Enrolled Card through Apple Pay in order to receive the CashBack.
7. The maximum CashBack that can be earned under this Promotion is **capped at S\$50 for each Eligible Cardholder**, even if the Eligible Cardholder enrolls multiple Cards on Apple Pay and Qualifying Transactions are made on more than one Card or on multiple devices. Each Cardholder is only eligible for the CashBack once during the Promotion Period.
8. This Promotion is limited to the **first 10,000 Eligible Cardholders** who have made at least one Qualifying Transaction on their Card through Apple Pay during the Promotion Period. For avoidance of doubt, CashBack will only be awarded to the first 10,000 Eligible Cardholders based on the timing in which their first Qualifying Transaction is made.
9. Where the Eligible Cardholder has used several Cards under this Promotion, the Eligible Cardholder will be entitled to earn CashBack on the Spend Amounts on each Card, subject to the aforesaid cap at cardholder level. The respective CashBack amounts will thereafter be posted to the respective Card accounts. If there are Qualifying Transactions made on multiple cards, CashBack for the Eligible Cardholder will first be calculated based on the Card with the highest Spend Amount during the Promotion Period, regardless of the timing of the respective Qualifying Transactions. If the Eligible Cardholder has not reached the CashBack cap based on the Spend Amounts on this first Card, then the next Card which has the second highest Spend Amount will be considered for CashBack, and so on.

10. By way of illustration below:

Scenarios	Eligibility
<p>Eligible Cardholder makes Qualifying Transactions amounting to a total of S\$100 through Apple Pay during the campaign period.</p> <p>e.g. Breakdown of five transactions on one Card as follows: S\$15, S\$50, S\$5, S\$20, S\$10</p>	<p>20% CashBack on S\$100 of qualifying transactions.</p> <p>CashBack earned is \$20.</p>
<p>Eligible Cardholder makes Qualifying Transactions amounting to a total of S\$260 through Apple Pay during the campaign period.</p> <p>e.g. Breakdown of five transactions on one Card as follows: S\$90, S\$10, S\$60, S\$50, S\$50</p>	<p>20% CashBack on S\$260 (\$52) will be capped at a maximum CashBack amount of S\$50.</p> <p>CashBack earned is S\$50.</p>
<p>Eligible Cardholder makes transactions amounting to a total of S\$100 through Apple Pay during the campaign period. None of the transactions are considered Qualifying Transactions as per Clause 14.</p>	<p>No CashBack is earned.</p>
<p>Eligible Cardholder makes Qualifying Transactions through Apple Pay during the campaign period on multiple Cards – S\$200 on Card A and S\$100 on Card B respectively.</p> <p>e.g.</p> <p>Breakdown of transactions on Card A are S\$50, S\$50, S\$50, S\$50 (total of S\$200)</p> <p>Breakdown of transactions on Card B are S\$25, S\$50, S\$25 (total of S\$100)</p>	<p>CashBack will first be calculated for Card A as Card A has the higher Spend Amount. CashBack is \$40 on Card A.</p> <p>Since CashBack cap is not met, CashBack will also be calculated for Card B which will be capped at an additional \$10.</p> <p>Total CashBack received by Cardholder is S\$50.</p> <p>* This is even if the first Qualifying Transaction for the Eligible Cardholder was made on Card B.</p>
<p>Eligible Cardholder makes transactions amounting to a total of S\$100 on Apple Pay device during the campaign period. However, the timing of the first Qualifying Transaction did not put him among the first 10,000 Eligible Cardholders.</p>	<p>No CashBack.</p>
<p>Eligible Cardholder makes Qualifying Transactions amounting to a total of S\$100 through Apple Pay on the principal card and the supplementary card during the campaign period.</p> <p>Breakdown of transactions on principal card are S\$30, S\$20</p> <p>Breakdown of transactions on supplementary card are S\$15, S\$25, S\$10</p>	<p>20% CashBack on S\$100 of qualifying transactions.</p> <p>CashBack earned is S\$20 on the principal Card.</p>

<p>Eligible Cardholder makes transactions amounting to a total of S\$100 through Apple Pay on an iPhone device and an iPad device.</p> <p>Breakdown of transactions using iPhone device are S\$30, S\$20</p> <p>Breakdown of transactions using iPad device are S\$15, S\$25, S\$10</p>	<p>20% CashBack on S\$100 of Qualifying Transactions.</p> <p>CashBack earned is S\$20.</p>
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### General

11. Eligible Cardholders who have qualified to receive the CashBack will be notified either by mail (“**Notification Letter**”) or SMS by no later than 31 July 2016.
12. The CashBack is strictly non-transferable and non-exchangeable (for cash or otherwise).
13. In the event that the Eligible Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the CashBack given under this Promotion.
14. The following transactions charged to an Enrolled Card through Apple Pay will not be considered as Qualifying Transactions:
  - (a) Insurance premiums, including premiums for investment-linked policies, charged to the Enrolled Card;
  - (b) Bill payments (Examples of bill payment merchants include but are not limited to Telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power);
  - (c) Any payment via AXS network;
  - (d) Any payment via SAM network;
  - (e) Payments to government agencies which include but not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower;
  - (f) Income tax payments;
  - (g) EZ-Link cards transactions;
  - (h) Transit Link transactions;
  - (i) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto)
  - (j) Balance transfers to the Enrolled Card, cash advances from the Enrolled Card, purchases via NETS and ongoing instalment payments;
  - (k) Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to the Enrolled Card;
  - (l) Any amount charged to the Enrolled Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
  - (m) Balance owing on the Enrolled Card account from other months.
15. For new retail transactions charged to the Enrolled Card through Apple Pay during the Promotion Period, which are successfully converted into monthly instalments, either:
  - (a) At the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or
  - (b) At a later date by us, the total amount charged (and not the converted monthly instalment amount),

will be considered as the Spend Amount provided such transaction is successfully transacted during the Promotion Period.

16. We will treat any enrollment of the supplementary card, and any amounts charged to the supplementary card through Apple Pay, as transactions on the Card by the principal cardholder. Qualifying Transactions charged to supplementary cards of the Eligible Cardholder will be counted as Qualifying Transactions of the principal cardholder.
17. For non-Singapore dollar transactions charged to the Enrolled Card, the transaction amount posted in the Eligible Cardholder's Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining CashBack.
18. All Qualifying Transactions must be charged to the Enrolled Card. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
19. The Bank reserves the right to vary, modify, add or delete any of these terms and conditions, including terminating, shortening, extending or withdrawing the Promotion, without prior notice or reason.
20. The Bank's determination of all matters relating to this Promotion, including but not limited to:-
  - (a) Eligibility to participate in the Promotion;
  - (b) Determining if an Enrolled Card is to be or has been enrolled on Apple Pay; or
  - (c) Calculation of the CashBack,is conclusive and final, and no correspondence will be entertained.
21. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.
22. The Card account must be valid (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion.
23. In the event the Bank has determined that an Eligible Cardholder has irregularly or wrongly redeemed the CashBack from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the CashBack (including but not limited to where the charges used to meet the Qualifying Transaction were reversed or refunded), the Bank reserves the right to claw back the CashBack or to deduct the value of the CashBack from the Eligible Cardholder's account(s) with the Bank.
24. Please read these terms and conditions together with our Customer Terms, Current /Cheque /Savings Account and Time Deposit Terms, BonusSaver, XtraSaver Account, SuperSalary Product Terms and Credit Card Terms and our Digital Wallet Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and conditions and the Other Terms, these terms and conditions shall, to the extent of such inconsistency, prevail.
25. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
26. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
27. All information is accurate at the time of publication