

Terms and Conditions

Credit Card Terms

Contents

Section 2 –

Credit Card Terms

1

Section 2 – Credit Card Terms

Contents

1.	Choosing the credit card that is right for you	2
2.	The credit cards	2
3.	Credit limit	2
4.	Cash advance	2
5.	Balance transfer	2
6.	Interest, fees and charges	2
7.	Liability	2
8.	Additional services	3
9.	Payments	3
10.	Cancellation and termination	4
11.	Variation	4
12.	Suspicious transactions	4
13.	Meaning of words	4

Important notice

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with *credit card products*. **You must read it in conjunction with our Customer Terms**, the product brochure **and any other documents forming our banking agreement**. To the extent of any inconsistency between these terms and our Customer Terms, these terms prevail.

Key words

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to the *products* referred to in these terms are explained at the end of these terms.

How to contact us

To find out information (such as current fees and interest rates or if you need us to explain features or terms) in connection with our *products*, you may visit any of our branches or call our 24-hour Client Contact Centre at 1800 747 7000 or +65 6747 7000 (if you are calling from overseas).

1. Choosing the credit card that is right for you

We offer a variety of *credit card products* designed to suit your personal banking needs. The particular types of *credit cards* we offer are set out in the *product brochures*. If you need us to explain any of the features of, or the terms applying to, any *credit cards*, please contact us.

2. The credit cards

Issue of credit cards

2.1 We may issue a *credit card* to you and, if you ask, to each *supplementary cardholder*. You must be at least 21 years old to be a principal *cardholder*.

Collection

2.2 We send the *credit card* (and any replacement *credit card*) to your address we have on file for you unless you notify us in writing that you want to collect the *credit card* from us.

Activation procedures

2.3 Each *cardholder* must comply with any activation procedures notified from time to time.

Using the credit card

The terms of our banking agreement apply to each use of a *credit card*. If a *cardholder* does not agree with those terms, they should not sign or activate the *credit card* or carry out any transaction.

2.4 You accept the terms of our banking agreement when you first use the *credit card*.

2.5 You must ensure that only the person issued with a *credit card* uses it.

Supplementary cards

2.6 We send any *supplementary cards*, their *PIN/password* and all communications relating to them to you.

2.7 Any communication we give to you or any *supplementary cardholder* is taken to be given to all of you.

2.8 You and each *supplementary cardholder* agree to be bound by the instructions that any of you give us.

Corporate cards

2.9 If you have a *corporate card*, you are jointly and severally liable with your employer for any *balance owing* on your *corporate card*.

2.10 Your employer may give instructions in connection with, ask us to terminate or ask us to change the *credit limit* of your *corporate card*.

Co-brand cards

2.11 We may convert a *co-brand card* to another type of *credit card*.

2.12 We are not liable for any representations, promotions or undertakings made by a business alliance partner.

Card issued by special arrangement

2.13 If the *credit card* is issued as part of a special arrangement with an association, we may:

- disclose information in connection with our banking agreement to the association and
- if you end our banking agreement your relationship with the association also ends. See clause 10.3 (What happens if the account is terminated) for more information.

3. Credit limit

Credit limit

3.1 We notify you of the *credit limit* when your *application* has been approved. We may vary the *credit limit* at any time. We may consider the latest income information you have given us in connection with any *product* when varying the *credit limit*.

3.2 The *credit limit* is an overall limit that applies to all *credit cards* issued on an *account* or to you.

3.3 If there are *supplementary cards* on your *account*, any increase in your *credit limit* requires the consent of all *supplementary cardholders*.

Exceeding your credit limit

3.4 It is your responsibility to ensure that the *credit limit* is not exceeded.

3.5 In calculating whether the *credit limit* has been exceeded, we may take into account:

- any transaction made using the *credit card* but which has not been debited from the *account* for a *credit card*; and

- any authorisation we have given to a third party in connection with a proposed transaction using the *credit card*.

Credit limit exceeded

3.6 If you exceed the *credit limit* or any temporary *credit limit* extension has expired, you must immediately pay us that part of the *balance owing* for the *account* for the *credit card* which exceeds the *credit limit* in addition to any payment we require.

4. Cash advance

How to obtain a cash advance

4.1 You may obtain a *cash advance* using your *credit card* at one of our branches, other financial institutions displaying the logo of a *card association* and any VISA PLUS or MasterCard Cirrus ATM.

Maximum limit on cash advance

4.2 A *cash advance* is only available up to the maximum amount the person providing the advance permits. Contact us for details of the maximum amount we permit.

5. Balance transfer

5.1 If you ask, we may permit a *balance transfer* subject to any conditions we specify.

5.2 You must continue to make any required payments to the *account* from which you transfer a *balance* until we confirm that the *account* has been credited. We are not liable for any overdue payment or interest incurred relating to the *account* from which you transfer a *balance*.

5.3 Any payment made on your *account* for the *credit card* will first be applied to reduce the *balance transfer* before any other *balance owing* for the *credit card*.

6. Interest, fees and charges

6.1 Interest, fees and charges (including finance charges, cash advance fees, overlimit fees, annual fees and administrative fees) are set out in the *product brochure* and the *tariff booklet*.

6.2 Unless otherwise specified, interest is calculated on the basis of a 365 day year (a 366 day year in the case of a leap year) and compounded on monthly basis or such other basis we choose.

6.3 Interest is charged until the date the *balance owing* is paid in full.

6.4 You must pay all costs such as debt collection fees we incur in connection with the *credit card* on demand.

7. Liability

General

7.1 You are liable for:

- any failure by you or any *supplementary cardholder* to comply with the terms of our banking agreement;
- all transactions made using a *credit card* (including any *supplementary card*) except for disputed transactions where you prove otherwise in accordance with clause 20 of the Customer Terms;
- the *balance owing* for the *account* for a *credit card* (including all amounts debited and credited to the *account* for the *credit card* by any *supplementary cardholder*);
- any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required; and
- all transactions made using a *credit card*.

Liability for lost/ stolen credit cards

7.2 If the *credit card* is lost or stolen or if the *PIN* is disclosed without your authorisation, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to SGD\$100 only if:

- (a) you immediately notify us in writing of the loss, theft or unauthorised disclosure;
- (b) you assist in the recovery of the unauthorised charges incurred;
- (c) you furnish to us a statutory declaration in the format that we require or a police report together with any other information we may require; and

(d) we are satisfied that the loss, theft or disclosure of the *credit card* or the PIN is not due to your negligence or default.

7.3 You will not be liable for any transactions made using the *credit card* after we have received your notification in writing.

7.4 If the *credit card* is recovered, you must not use the *credit card* and immediately return it to us cut in half.

7.5 We may (but need not) issue you a replacement *credit card* or new PIN on terms and conditions we may deem fit.

7.6 Where one of you is a minor, any other *cardholder* must procure compliance of all the minor's obligations under our banking agreement.

Liability of supplementary cardholders

7.7 Each *supplementary cardholder* is liable for transactions made using their *supplementary card*.

Disputes between you and supplementary cardholders

7.8 Our rights and obligations relating to you and each *supplementary cardholder* are not affected by any dispute or claim you and the *supplementary cardholder* may have against each other.

Purchase of goods or services

7.9 We are not liable for:

- the refusal of any *merchant*, financial institution or other person to accept the *credit card*; and
- any defect or deficiency in goods or services supplied to you by any *merchant*, financial institution or other person.

You must resolve any complaint against any *merchant*, financial institution or other person and no claim against any of them may be set off against us.

Disputes with Merchants

7.10 We are not the manufacturer or supplier (or agent thereof) of any goods and/or services purchased by you using your *card*. We shall not be in anyway liable, for any claims, injury, expense, loss or damage brought or incurred by any party whosoever, or for any other matter arising from or in connection with the use of any goods or supply of any service purchased with your *card*. Any complaints or comments in relation to any goods or service purchased or any accompanying terms and conditions of such goods or service are to be directed to the relevant manufacturer or supplier.

7.11 Notwithstanding any dispute between you and the *merchant* in respect of or in connection with any goods and/or service purchased, you remain liable to us for the entire transacted price.

7.12 You shall, in the event of any dispute with the *merchant* in respect of or in connection with any goods and/or services, deal directly with the *merchant* and shall not have any recourse to us in respect thereof.

Third party services offered with credit cards

7.13 Some types of *credit cards* give you access to services provided by third parties. For example, if you hold a Visa Gold Card or Visa Platinum Card you may have access to the International Emergency Assistance Service. You are liable for the cost of any medical, legal or other services provided under these third party services. You acknowledge that the third party service providers do their best to provide the services to *cardholders* and that the services may not always be available (for example, because of time, distance or location). Neither we nor the third party service provider, or in the case of the above example, Visa International Service Association, is liable to you for any loss in connection with any service or its unavailability.

7.14 We are also not liable to holders of a *credit card* with access to Emergency Cash Withdrawal for any loss they suffer if we are unable to give immediate effect to an Emergency Cash Withdrawal, replacement card or any other facilities we offer in connection with the *credit card*.

The Customer Terms include additional provisions relating to your liability to us and exclusions or limits on our liability. See, for example, clause 22 (You indemnify us) and clause 38.3 (Exclusion of liability) of the Customer Terms.

8. Additional services

8.1 We may offer additional services in connection with your *credit card*. These may include reward programmes, rebate or mileage programmes, redemption schemes, *balance transfer* schemes, *funds transfer* programmes, payment arrangements, *card* protection and any other services we advise you or which are otherwise available from time to time. You can find out more about available services by contacting us.

8.2 If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our banking agreement, our banking agreement prevails unless the terms of the additional services specify otherwise.

8.3 For details of any reward or other loyalty programme applying to the *credit card*, please refer to our Standard Chartered 360° Rewards Programme terms or contact us.

9. Payments

Payment by due date

9.1 On or before the due date set out in the statement we issue for your *credit card*, you must pay at least the minimum payment due as set out in the statement. If we ask, you must authorise us to deduct any payment from a *nominated account*.

9.2 Your liability to us remains even if, for any reason, you do not receive your periodic statement.

Calculation of minimum payment

9.3 We calculate the minimum payment in accordance with our usual practice. We may change the method we use to calculate the minimum payment at any time. Please refer to your statement or contact us for further information.

Contactless payments

9.4 The *cardholder* acknowledges that designated *credit card* may be used to carry out transactions for amounts not exceeding S\$100 per transaction, or such other amount which we may specify from time to time, by tapping or waving the said *credit card* at a reader, terminal, or system capable of reading the said *credit card*, or by enrolling the *credit card* to a digital wallet on a device and tapping or waving the said device at a reader, terminal or system capable of reading the enrolled *credit card* on the device.

9.5 Contactless transactions as stipulated in clause 9.4 above may be processed and the *cardholder's card* account debited with the contactless transaction amount without requiring the: (a) *credit card* to be swiped at the magnetic strip reader; (b) *card's* chip to be read by a chip terminal; or (c) *cardholder's* signature to authorize the transaction.

9.6 The *cardholder* undertakes to be liable for all contactless transactions incurred using the *credit card* and posted to the *cardholder's* account regardless of whether or not the contactless transactions were properly authorised by the *cardholder*. In this regard, the *cardholder* acknowledges the ease of which unauthorised contactless transactions may be carried out and accepts all risks associated with such transactions.

Currency of transactions

9.7 If any transaction made using the *credit card* is not denominated in the currency of Singapore, we convert the amount of the transaction to the currency of Singapore in accordance with our usual practice and our banking agreement.

How we apply payments

9.8 We may (but need not) apply payments we receive to pay:

- fees, charges and interest shown on any statement; then
- any balance subject to a promotional interest rate with payment first being applied to the balance with the lowest promotional interest rate; then
- any other balance shown on the statement; then
- other transactions on the *account* not shown on the statement.

What happens if you do not pay

9.9 If we do not receive the *balance owing* for the *account* for a *credit card* on or before the due date we may charge and debit from the *account* for a *credit card* finance charges as set out in the *tariff booklet* or elsewhere in our banking agreement.

9.10 If we do not receive the minimum payment on or before the due date:

- you must pay a late payment charge as set out in the *tariff booklet* or elsewhere in our banking agreement;
- you must not use the *credit card* until the minimum payment has been paid;
- we may suspend your use of the *credit card*.

Payment in full if we ask

9.11 Despite any other term of our banking agreement, at any time we may demand immediate payment of any amounts owing to us, whether or not already reflected in a statement and whether or not due and payable as at the date of the demand.

9.12 Interest is payable on the amounts referred to in clause 9.11 and is calculated in the same way interest is calculated on *cash advances* on your *account* and on the basis that it accrues daily, starting from the date of our demand and ending on the date of payment in full.

Refunds to the credit card account

9.13 We only credit a refund to the *account* for a *credit card* in connection with:

- a transaction made with the *credit card*; or
- a payment to the *account* for the *credit card*; or
- any other credit owing to you,

when we receive the amount to be credited in Singapore and in accordance with our usual practice.

Statement

9.14 If you think there is an error on your statement you must notify us in writing with details of the error within 14 days after the date of the statement. If you do not do so, we treat the statement as correct.

9.15 We need not issue a statement for your *credit card* if no transaction has been recorded on the *account* for your *credit card* since the previous statement.

10. Cancellation and termination

How to terminate

10.1 At any time we may choose to:

- cancel or suspend your right to use the *credit card* or end the *account* for a *credit card*;
- refuse to authorise any transaction for which you want to use the *credit card*; and
- refuse to re-issue, renew or replace the *credit card*,

without giving you any prior notice or reason.

10.2 At any time, you may end the *account* for a *credit card* by notifying us in writing.

What happens if the account is terminated

10.3 If you or we end the *account* for a *credit card*:

- you and any *supplementary cardholder* must not use and are not entitled to use the *credit card* (including any *supplementary card*) or any benefits in connection with the *credit card* (including any *supplementary card*);
- you and any *supplementary cardholder* must cut the *credit card* (including each *supplementary card*) in half so that the magnetic strip and hologram are no longer intact; and
- you must immediately pay all amounts owing to us in connection with the *credit card* (including any *supplementary card* and the *balance owing* for the *account* for the *credit card*). Interest is payable on such amounts and is calculated in the same way interest is calculated on *cash advances* on your *account* and on the basis that it accrues daily, starting from the date you or we end the *account* for a *credit card* and ending on the date of payment in full.

Termination of use of supplementary card by cardholder

10.4 Either you or a *supplementary cardholder* may end the use of a *supplementary card* by:

- notifying us in writing; and
- cutting the *supplementary card* in half so that the magnetic strip and hologram are no longer intact and return the *supplementary card* to us.

10.5 If the *supplementary card* is not returned to us, we may take prompt action in accordance with our procedures applicable to lost *cards* to prevent further use of the *supplementary card*. You may be liable for any transactions made using the *supplementary card* until it has been returned or until we are able

to implement the procedures which are applicable to lost *cards*. We may impose any charges incurred from implementing such procedures.

11. Variation

11.1 If you are not comfortable with any changes we make to our banking agreement, you may terminate the *account* for a *credit card* in accordance with the procedure in clause 10.

11.2 If we notify you of any changes to our banking agreement in accordance with any applicable law and you keep or use the *credit card*, the *account* for the *credit card* or the *PIN/password*, you are taken to have agreed to the changes.

12. Suspicious transactions

12.1 We need not honour suspicious transactions (and need not notify you if this is the case).

12.2 We may publish any information in connection with the *credit card* in the warning bulletin notifying the *merchants* to seize the *credit card*. We need not give any reason for doing so.

12.3 We may block the *account* for a *credit card* if we consider there is any reason for doing so.

13 Meaning of words

You also need to refer to our Customer Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Customer Terms, the definition in these terms applies for the purposes of *accounts* for the *credit cards*.

balance transfer or **funds transfer** means a transaction where we debit an amount you specify from your *credit card* and pay the amount to another *credit card* or *credit line* or any bank account belonging to you or a *supplementary cardholder* with other *card* or *credit line* or bank account, whether with us or another financial institution, but excluding any *credit card* or *credit line* with us.

cash advance means cash issued in any currency obtained by using the *credit card*.

co-brand card means a *card* issued by us in conjunction with a business alliance partner.

corporate card means a *card* issued on the request of a company and to the company's individual employee in accordance with an agreement between the company and us.

credit limit means, for an *account* for a *credit card*, the maximum amount you are entitled to have outstanding on the *account* for the *credit card*.

minimum payment due or **MPD** means the minimum monthly repayment amount due and payable on the outstanding balance of your *credit card* accounts. The *minimum payment due* for any particular month is calculated based on the formula set out in the Credit Card Tariff Sheet, and reflected in your monthly statement of account.

overlimit amount means the balance amount in excess of the combined *credit limit*, and is payable immediately in addition to the *minimum payment due* for the month.

past due amount means any part of the *minimum payment due* which was due and payable in the preceding month, but left unpaid by the next Statement Date.

principal means the *balance owing* on your *credit card* accounts excluding any interest, fees and charges. For the purposes of calculating the *minimum payment due*, *principal* includes any annual membership fee when it is due.

supplementary card means, for an *account* for a *credit card*, a *credit card* issued to a person you authorise as a *supplementary cardholder* on your *account* for the *credit card*.

supplementary cardholder means each person to whom we issue a *supplementary card*.

Product Terms Applicable to: Funds Transfer Programme Automatic Flexible Payment Scheme EasyPay Programme Standard Chartered 360° Rewards programme Tigerair Credit Card Rewards programme EZ-Link Facility Program Terms Credit Card Instalment Loan 0% Interest Instalment Plan Product Terms

Contents

Part A - Funds Transfer Programme Product Terms		Part F – EZ-Link Facility Program Terms		18	
1.	Exception	6	34.	Meaning of Words	18
2.	How does funds transfer work	6	35.	EZ-Link Facility	18
3.	Preferential interest rate	6	36.	Holder and Operator of the EZ-Link Facility	18
4.	Interest rate	6	37.	EZ-Reload by Card	18
5.	Repayment, conversion or account cancellation	6	38.	Payment for Qualified Goods and/or Services	19
			39.	Qualified Goods and/or Services of Qualified Merchants	19
			40.	Validity of the EZ-Link Facility	19
			41.	Refunds	19
			42.	Fault or corruption in the EZ-Link Facility	20
			43.	Loss of cards	20
			44.	Liability in connection with the EZ-Link Facility	20
			45.	Obligations upon termination of the EZ-Link Facility	20
Part B - Automatic Flexible Payment Scheme Product Terms		Part G – Credit Card Instalment Loan			
6.	Applicability of the scheme	6	46.	What is a Credit Card Instalment Loan	21
7.	How does the scheme work	6	47.	How does Credit Card Instalment Loan works	21
8.	Interest, fees and charges	7	48.	Interest	21
			49.	Default Interest	21
			50.	Instalment amounts	21
			51.	Annual loan maintenance fee	22
			52.	Late payment and finance charges for Credit Card Instalment Loan	22
			53.	Conversion fee	22
			54.	Account statement	22
			55.	Rewards	22
			56.	Account closure or early settlement	22
			57.	Other Terms	22
Part C - EasyPay Programme Product Terms		Part H – 0% Interest Instalment Plan Product Terms			
9.	Exception	7	58.	Eligibility	23
10.	How does the programme work	7	59.	Instalment Purchase	23
11.	Fees and charges	7	60.	Acceleration of Payment	23
			61.	Disclaimers / Disputes with Merchants	23
			62.	Miscellaneous	24
Part D - Standard Chartered 360° Rewards Programme		Credit Card Tariff Sheet		25	
12.	The programme at a glance	7	Consumer Guide on Credit Cards		27
13.	Eligibility	7			
14.	How do you earn 360° Rewards Points?	7			
15.	Priority Banking 360° Rewards Programme	8			
16.	Preferred Banking 360° Rewards Programme	9			
17.	Personal Banking 360° Rewards Programme	10			
18.	360° Rewards Points Transfer	11			
19.	Redemption of 360° Rewards Points	11			
20.	Redemption Of Vouchers	11			
21.	Mileage Transfer Programme	12			
22.	Redemption of 360° Rewards Points to offset Prudential insurance premium payments	12			
23.	General Terms	12			
24.	Meaning of Words	13			
25.	Summary of 360° Rewards Programme	14			
Part E – Standard Chartered Tigerair Credit Card Rewards Programme Product Terms					
26.	Eligibility and applicable terms	15			
27.	Disclosure	15			
28.	Rewards plans	15			
29.	Rewards	15			
30.	UR Plan	15			
31.	FR plan	16			
32.	Additional benefits	16			
33.	General	16			

Important Notice

You need to read this document.

This document contains additional terms applicable to you if you use our *credit card*. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Key words

The meaning of key words printed *like this* are either explained at the end of this document or our Customer Terms or our Credit Card Terms.

Inconsistency

If there is any inconsistency between the *product terms* and any of our banking agreements relating to any specific *product*, the specific *product terms* prevail.

Part A - Funds Transfer Programme Product Terms

1. Exception

These terms are not applicable to corporate *credit cards*.

2. How does funds transfer work

- 2.1 The principal cardholder may apply for *funds transfer* to remit funds to a *credit card* or credit line or any bank account belonging to him or *supplementary cardholder* with other card/credit line/bank account. The sum of the *funds transfer* will be charged to a *card account* or such other *new account* opened by us, in the name of the *cardholder*.
- 2.2 We may refuse any *funds transfer application* including funds transfers to an *excluded account*.
- 2.3 We have the discretion not to process *funds transfer applications* for amounts less than \$500 for each transfer. The amount of the *funds transfer* is subject to the principal *cardholder's* available *credit limit* at all times.
- 2.4 Unless we agree otherwise, *funds transfer* are not eligible for reward, rebate or mileage programme awards.
- 2.5 There are 2 categories of *funds transfers* available:-
- (i) non-instalment repayment *funds transfers*; and
 - (ii) instalment repayment *funds transfers*.
- 2.6 We may open a new *funds transfer account* in the name of the *cardholder* for the purpose of the funds transfers if we approve the *funds transfers application*. If we do so, clauses 6 and 9 of our Credit Card Terms apply.
- 2.7 We may make payment to the principal or *supplementary cardholder's* other card/ credit line/ account(s), and either debit the *cardholder's card account*, or the *cardholder's funds transfer account* as we deem appropriate by such approved funds transfer amount.
- 2.8 We will advise the principal *cardholder* of our decision on the transfer *application* by way of a letter or by reflecting the transaction on the statement. We may make payment prior to the letter or statement being received by the principal *cardholder*. We will advise the principal *cardholder* when payment is made.
- 2.9 The principal *cardholder* may not withdraw the *application* for funds transfer once payment has been effected.

3. Preferential interest rate

- 3.1 We may offer a preferential interest rate on a non-instalment repayment *funds transfer* during a promotional period. This is called a *promotional transaction*. Each approved *funds transfer* amount debited to the *credit card account* or *funds transfer account* will be treated in the same way as a charge arising from a normal *card* transaction and will be reflected in the statement.
- 3.2 We charge interest on the *funds transfer* balance in respect of any relevant *promotional transaction* at the preferential interest rate during the promotional period and then at the prevailing interest rate for cash advance when the promotional period comes to an end.
- 3.3 Preferential interest rate is subject to there being no default by the principal *cardholder* and/or *supplementary cardholder* during the promotional period. Interest applies from the date the transfer *application* is approved until the principal *cardholder* repays the *funds transfer* balance in full. The preferential interest rate will not be applicable to existing outstanding balances, fees and charges associated with funds transfers or other *credit card* transactions.
- 3.4 When a preferential interest rate is offered on an instalment repayment funds transfer, the funds transfer amount may be debited to the *credit card account* or *funds transfer account* in instalments over such instalment tenor applicable at the time of the transfer or in any other manner as we deem fit. Each instalment debited to the *credit card account* or *funds transfer account* will be treated in the same way as a charge arising from a normal *card* transaction and will be reflected in the statement.

- 3.5 If the *cardholder* defaults in payment, the *cardholder* will not be entitled to any preferential interest rate and we reserve the right to charge interest and/or applicable finance charges and/or late payment charges at such rate we may determine.

4. Interest rate

- 4.1 Interest for the instalment is calculated on a front-end add-on method by multiplying the approved funds transfer amount by the specified interest rate for the full instalment tenor.
- 4.2 The amount of each instalment will be calculated by taking the aggregate of
- (a) the *funds transfer* amount; and
 - (b) the applicable interest over the instalment tenor; and
 - (c) the applicable insurance fee as stated in the application form; and
- dividing the sum total by the number of months constituting the instalment tenor.
- 4.3 However, we reserve the discretion to determine and apportion, the amount comprised in an instalment which relates to the repayment of the *funds transfer* amount and the payment of interest.
- 4.4 We may apportion the interest as follows :-
- (a) equally in each instalment throughout the instalment tenor
 - (b) by applying *rule of 78* method to determine the amount of interest which is attributed to each instalment; or
 - (c) any means we consider fit.

5. Repayment, conversion or account cancellation

- 5.1 Upon any early repayment or account cancellation, the *cardholder* will be liable for the full *funds transfer* balance and the finance and interest charges for all instalments for the full instalment tenor. If finance charges are already being applied to the *credit card account* or funds transfer *account*, such charges will also apply to instalments as and when charged to the *credit card account* or funds transfer *account*. In addition, *cardholder* has to pay administration fee as follows for any early repayment or account cancellation:
- (a) for *cardholder* with CashOne facility, the higher of \$250 or 5% of the full *funds transfer* balance;
 - (b) all other cases, \$150
- 5.2 The available *credit limit* in the *cardholder's credit card account* will be provisionally reduced by an amount equal to the funds transfer amount upon us approving the transfer *application*, and will be progressively restored by the amount of each instalment paid and received by us.
- 5.3 A conversion fee of S\$50 will be charged for any changes to the instalment tenor, or for conversions from instalment repayment to non-instalment repayment or vice versa.

Part B - Automatic Flexible Payment Scheme Product Terms

6. Applicability of the scheme

- 6.1 This scheme applies only to Standard Chartered Platinum Access *credit cards*.
- 6.2 This scheme is not applicable for any *cash advance*, non-instalment repayment *funds transfer* and 0% instalment plan transactions and any other promotions or transactions we may exclude.

7. How does the scheme work

- 7.1 Certain *credit card* transactions above the minimum *card* transaction will automatically qualify for the scheme and will be automatically converted into instalments payable over a certain number of months in any amount we may approve.
- 7.2 The *cardholder* authorises us to bill the *credit card account* for the transaction that qualifies for the scheme until full payment of all the instalments have been paid to us. We will include the amount of all approved instalments in calculating the *cardholder's* available *credit limit*.

8. Interest, fees and charges

- 8.1 Interest and administrative fee are chargeable under the scheme at a rate determined by us. Administrative fee is chargeable on each approved *card* transaction. *Cardholder* must pay the administrative fee together with the first instalment appearing in the statement.
- 8.2 *Cardholder* must pay a cancellation fee of \$50 immediately if:
- (a) the scheme is terminated; or
 - (b) the card is terminated; or
 - (c) any early repayment of the scheme.
- The cardholder remains liable for the principal purchase amounts at all times.

Part C - EasyPay Programme Product Terms

9. Exception

These terms are not applicable to corporate *credit cards*.

10. How does the programme work

- 10.1 The *cardholder* may apply for the EasyPay within the promotion period indicated by us.
- 10.2 Upon approval of each EasyPay application, the *cardholder* must pay for the approved *credit card* transactions in the approved instalments over such number of months in such amounts as we may approve. Easy Pay Program will not be available to any *credit card account* of a *cardholder* who has elected to pay only the minimum payment due on any statement, whether or not the minimum sum includes any approved instalment.
- 10.3 We will bill the *credit card account* for the approved instalments from the time the application is approved until full payment of all approved instalments is made. The amount of all approved instalments will be included in calculating the *credit limit* of the *cardholder* at any one time.
- 10.4 EasyPay applications must be made within 30 days from the date of the *card* transaction within the promotion period or within such other time we may allow.
- 10.5 EasyPay is not applicable for any *cash advance*, *balance transfer* and / or *funds transfer* and 0% instalment plan transactions, and such other promotions and transactions we may determine.
- 10.6 We may require that EasyPay be applicable only to certain *credit card* transactions of a specified minimum value.

11. Fees and charges

- 11.1 Each EasyPay application is subject to a non-refundable service fee amounting to a certain percentage of the *card* transaction amount. There is also a minimum service fee chargeable. Unless we agree otherwise, the service fee is payable in full together with the first approved instalment as appearing in the statement.
- 11.2 A non-refundable service charge of S\$50 is payable for any variation to the tenor of the approved instalments. The service charge will be charged to the *credit card account*.
- 11.3 A one-time cancellation fee of S\$150 will be payable immediately if there is any termination of any approved instalment plan, early repayment of the approved instalments or on termination of the *card*.

Part D - Standard Chartered 360° Rewards Programme

12. The programme at a glance

- 12.1 You can earn *360° Rewards Points* (also referred to as *points* throughout these terms) under this *360° Rewards Programme* when you use an eligible *credit card* in the manner specified below, and when you establish, and maintain certain products or perform certain activities. Unless we agree otherwise, you may redeem your *360° Rewards Points* for voucher(s) or miles via a mileage transfer programme.

- 12.2 These terms set out how you can earn *360° Rewards Points* and how you can redeem rewards such as vouchers or miles as described online at our website. You must read these terms together with our Customer Terms, our Credit Card Terms, and any other documents forming our banking agreement (*Applicable Terms*). In the event of inconsistency, these terms prevail only to the extent of such inconsistency. Terms printed *like this (in italics)*, if not defined in these terms, are either defined in our Customer Terms or our Credit Card Terms.
- 12.3 By participating in this *360° Rewards Programme*, you agree to be bound by the *Applicable Terms* and any amendment we make to these *Applicable Terms*, and you consent to, and authorise us to disclose information regarding you and your *credit card account* to *merchants* or suppliers who supply the rewards for the purpose of this *360° Rewards Programme*.

13. Eligibility

- 13.1 Unless we agree otherwise, in order to participate in this *360° Rewards Programme*, you must be a principal *cardholder* holding a Standard Chartered VISA or MasterCard *credit card* (excluding CashBack Gold, MANHATTAN credit card, Unlimited Casback credit card *co-brand card* and any corporate *credit card*) issued in Singapore which is valid, subsisting and in good standing. This *360° Rewards Programme* is subject to promotion period and all vouchers or rewards must be redeemed within the time frame stipulated by us. For details, contact us or visit our website.
- 13.2 We reserve the discretion to determine your eligibility to participate in this *360° Rewards Programme* from time to time. You are not eligible to participate or will be immediately disqualified from participating in this *360° Rewards Programme* if:
- 13.2.1 any of your principal *credit card accounts* has been suspended, terminated or closed;
 - 13.2.2 you face any legal proceeding or any threat thereof;
 - 13.2.3 any of your *accounts* with us is or becomes not in good standing, delinquent or unsatisfactorily conducted for any reason;
 - 13.2.4 you die or become incapacitated;
 - 13.2.5 you become insolvent; or
 - 13.2.6 you breach or have breached any other term of our banking agreement.
- 13.3 If you are disqualified from participating in this *360° Rewards Programme*, all unused *points* then accrued shall be immediately forfeited and not be available for use, and all vouchers or rewards that are allocated or issued to you shall not be available for use, without prior notice or any payment or compensation to you.
- 13.4 For clarity, the termination of a *supplementary card account* will not disqualify the principal *cardholder* from participating in this *360° Rewards Programme* unless we determine otherwise.
- 13.5 All benefits accrued under this *360° Rewards Programme* (whether *360° Rewards Points*, rewards (e.g. vouchers, cash rewards or miles) or redemption points, called in any name) by the principal *cardholder* or the *supplementary cardholder* (including *360° Rewards Points* earned by a *supplementary cardholder*) will be given to the principal *cardholder* and may be used only by the principal *cardholder* for redemption of rewards.

14. How do you earn 360° Rewards Points?

- 14.1 Under this *360° Rewards Programme*, you can earn monthly *360° Rewards Points* when:
- 14.1.1 you spend on an eligible *credit card* issued by us in Singapore (*Credit Card Spend Rewards*); and
 - 14.1.2 you hold the *products* in the *Product Categories*, and meet other qualifications and requirements (for example, minimum balance or minimum spend requirements) (*Relationship Rewards*), in the applicable calendar month.

- 14.2 For clarity, you are able to earn 360° Rewards Points for both Credit Card Spend Rewards and Relationship Rewards if you meet all of the conditions set out for each category. The number of 360° Rewards Points rewarded differs depending on the customer segment you are in (i.e. whether you are our Private Banking, Priority Banking or Personal Banking customer).
- 14.3 Credit Card Spend Rewards
- 14.3.1 Cardholders will earn monthly 360° Rewards Points based on the amount of card retail transactions posted to the applicable card account on a daily basis and rounded to the nearest whole number in the applicable statement month.
- 14.3.2 Unless otherwise stated, all eligible credit cards earn 1 point for every S\$1 of retail transaction that is successfully charged to the credit card. This is known as 1x reward. However, you may be rewarded with more 360° Rewards Points (i.e. on a multiplier of more than 1x) depending on the customer segment you are in and/or the Credit Card spend.
- 14.3.3 You will not earn 360° Rewards Points for the following transactions:
- cash advances;
 - balance/funds transfers;
 - monthly instalment of an EasyPay transaction;
 - AXS or ATM transactions made using the eligible credit card;
 - certain insurance premium charged to the eligible credit card;
 - online bill payment through Standard Chartered Online Banking;
 - any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
 - fees and charges reversed from the credit card accounts;
 - amounts which have been rolled over from any preceding month's statement;
 - charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the credit card accounts during the promotion period of the 360° Rewards Programme;
 - any fraudulent retail transaction; and
 - any other charge, fees or payments as we may stipulate from time to time.
- 14.4 Relationship Rewards
- 14.4.1 If you are our:
- Private Banking customer of Standard Chartered Bank, Singapore or Priority Banking customer, we will reward you with 360° Rewards Points based on the average or outstanding balances maintained in the applicable Product Categories held with us; or
 - Personal Banking customer, we will reward you with 360° Rewards Points based on Product Categories held with us.
- 15.1.2 The Visa Infinite Card account must be valid, subsisting, and in good standing to participate in this Priority Banking 360° Rewards Programme.
- 15.1.3 The Relationship Rewards awarded under this Priority Banking 360° Rewards Programme, in the form of 360° Rewards Points, will be credited to the valid principal Visa Infinite Card account.
- 15.1.4 You will not be able to participate or will be immediately disqualified from participating in this Priority Banking 360° Rewards Programme if your Visa Infinite Card becomes suspended, terminated or delinquent at any time.
- 15.2 Priority Banking Credit Card Spend Rewards
- 15.2.1 You get 2.5 points for every S\$1 you spend on your Visa Infinite Card.
- 15.2.2 Subject to Clause 13.2 above, your 360° Rewards Points earned on your Visa Infinite Card do not expire as long as your Visa Infinite Card remains valid.
- 15.3 Priority Banking Relationship Rewards
- 15.3.1 If you:
- are the principal cardholder of the Visa Infinite Card;
 - are the primary account holder of any of the products within the applicable Product Category;
 - charge at least S\$500 worth of retail transaction(s) to your Visa Infinite Card in a particular calendar month; and
 - hold a current account (whether in joint names or single name) with us,
- you can earn the number of 360° Rewards Points described in the applicable Product Category sections below for the calendar month in which the above and the terms here are satisfied.
- 15.3.2 For clarity, you will not earn 360° Rewards Points for any calendar month in which you fail to meet any of the requirements set out in Clause 15.3.1. Clause 15.3.1(d) above does not apply to existing Visa Infinite Cards approved and issued before 1 August 2011.
- 15.3.3 If you are our Personal Banking customer holding a Visa Infinite Card, you will be eligible for Credit Card Spend Rewards set out in Clause 15.2 but you will not be eligible for the Relationship Rewards set out in Clause 15.3.
- 15.3.4 If you hold multiple accounts within the same Product Category:
- the points awarded for such multiple accounts will be computed based on the combined balance of such products. For example, if you have 2 Current and/or Savings Accounts where each account has a balance of \$5,000 (i.e. combined balance of \$10,000), the points to be awarded will be computed based on the combined balance of \$10,000, and you will receive 10 points; and
 - you can only earn up to the maximum 360° Rewards Points that can be awarded under the applicable Product Category per calendar month.

15. Priority Banking 360° Rewards Programme

Please read this part together with our Priority Banking Services And Privileges International Terms And Conditions. This Part applies only if you meet the eligibility criteria set out in Clause 15.1 below.

15.1 Eligibility

15.1.1 If you are our Private Banking customer of Standard Chartered Bank, Singapore

- 15.4 Mortgage Loans
- 15.4.1 If you hold at least one *Mortgage Loan* with an outstanding balance of at least S\$100,000 in a calendar month, you will be awarded 10 points for every S\$10,000 of outstanding balance that remains outstanding on all of your *Mortgage Loans* for that calendar month.
- 15.4.2 360° Rewards Points awarded for holding *Mortgage Loans* in any calendar month will be calculated based on the combined balance that remains outstanding on all of your *Mortgage Loans* at the close of the preceding calendar month.
- 15.4.3 The maximum 360° Rewards Points that can be awarded under this *Product Category*, regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month.
- For example, if you have S\$6,000,000 of outstanding balance on your *Mortgage Loan* at the end of January, you will be awarded the maximum 360° Rewards Points of 5,000 points under this *Product Category* for January even though the actual computation of points to be earned works out to be:
- $$S\$6,000,000 \times 10 / 10,000 = 6,000 \text{ points}$$
- 15.5 Investments
- 15.5.1 If you hold selected *Investments* with us in a calendar month, you will be awarded 25 points for every S\$10,000 of average monthly balance maintained in your all of your selected *Investments* for that calendar month. Please contact us for the selected *Investments* where 360° Reward Points will be awarded.
- 15.5.2 360° Rewards Points awarded for this *Product Category* will be calculated based on the average daily balance maintained in all of your selected *Investments* accounts for the applicable calendar month.
- 15.5.3 The maximum 360° Rewards Points that can be awarded under this *Product Category*, regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month.
- 15.6 Current and/or Savings Accounts
- 15.6.1 If you hold at least one *Current and/or Savings Account* in a calendar month, you will be awarded 10 points for every S\$10,000 of average monthly balance maintained in all of your local and foreign currency *Current and/or Savings Accounts* for that calendar month.
- 15.6.2 360° Rewards Points awarded for this *Product Category* will be calculated based on the average daily balance of all local and foreign currency *Current and/or Savings Accounts* maintained for the applicable calendar month.
- 15.6.3 *Current and/or Savings Accounts* held in foreign currency, will be converted to local currency, SGD(S\$) at a rate we determine for the purposes of computing the number of 360° Rewards Points to be awarded based on the converted balance.
- 15.6.4 The maximum 360° Rewards Points that can be awarded under this *Product Category*, regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month.
- 15.7 Fixed Deposits
- 15.7.1 If you hold at least one *Fixed Deposit* account in a calendar month, you will be awarded 10 points for every S\$10,000 of average monthly balance maintained in all of your local and foreign currency *Fixed Deposit accounts* for that calendar month.
- 15.7.2 360° Rewards Points awarded for this *Product Category* will be calculated based on the daily balance of all local and foreign currency *Fixed Deposit accounts* maintained for the applicable calendar month.
- 15.7.2 *Fixed Deposits* held in foreign currency, will be converted to local currency, SGD(S\$) at a rate we determine for the purposes of computing the number of 360° Rewards Points to be awarded based on the converted balance.
- 15.7.4 The maximum 360° Rewards Points that can be awarded under this *Product Category*, regardless of the number of *accounts* you hold within this *Product Category*, is 5,000 points per calendar month.
- Please see Clause 25 for a summary table of the Priority Banking 360° Rewards Programme.
- 16. Preferred Banking 360° Rewards Programme**
- Please read this part together with our Singapore Preferred Banking Services and Privileges Terms and Conditions. This Part applies only if you meet the eligibility criteria set out in clause 16.1 below
- 16.1 Eligibility
- 16.1.1 If you are our Preferred Banking customer holding:
- (a) Standard Chartered Preferred World MasterCard credit card (*Preferred World Credit Card*); and
- (b) Preferred line of credit or current account with us,
- you are eligible to be rewarded under this Preferred Banking 360° Rewards Programme.
- 16.1.2 The *Relationship Rewards* awarded under this Preferred Banking 360° Rewards Programme, in the form of 360° Rewards Points, will be credited to the valid *Preferred World Credit Card account*.
- 16.1.3 Your *Preferred World Credit Card* or Preferred line of credit or current account must be valid, subsisting, and in good standing to participate in this Preferred Banking 360° Rewards Programme.
- 16.1.4 You will not be able to participate or will be immediately disqualified from participating in this Preferred Banking 360° Rewards Programme if your *Preferred World Credit Card* becomes suspended, terminated or delinquent at any time.
- 16.2 Preferred Banking Credit Card Spend Rewards
- 16.2.1 You get 1 point for every S\$1 you spend, in the first month of your *Preferred World Credit Card account* opening.
- 16.2.2 You get 1.5 points for every S\$1 you spend from the second month onwards, if your total *Credit Card spend* reflected in your statement in any particular month is less than S\$1,500.
- 16.2.3 You get 2.5 points for every S\$1 you spend from the second month onwards, if your total *Credit Card spend* reflected in your statement in any particular month is S\$1,500 or more.
- 16.2.4 If you are our Private Banking, Priority Banking or Personal Banking customers holding a *Preferred World Credit Card* and a Preferred current account, you will be eligible for the following *Credit Card Spend Rewards*:
- (a) 1 point for every S\$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is less than S\$1,500; and
- (b) 2 points for every S\$1 you spend, if your total *Credit Card spend* reflected in your statement in any

particular month is S\$1,500 or more.

However, you will not be eligible for the *Relationship Rewards* set out in Clause 16.3.1 below.

16.3 Preferred Banking Relationship Rewards

16.3.1 If you:

- (a) are principal *cardholder* of the *Preferred World Credit Card*;
- (b) are the primary *account* holder of a *product* within the *Product Category*; and

(c) charge at least S\$250 worth of retail transaction to your *Preferred World Credit Card* in a particular calendar month,

you will earn the following *360° Rewards Points* :

- (i) 125 points for each of the following *Product Categories* maintained with us in that calendar month: *Mortgage Loans, Current and/or Savings Accounts, and Fixed Deposit*, where the minimum average balance of any *Current and/or Savings Account* and/or *Fixed Deposit* account is more than S\$1;
- (ii) 125 points for performing at least one *Online Banking transaction* in that calendar month except for the payment of bills via *Online Banking* through a *credit card account*;
- (iii) 250 points for holding selected *Investments* in that calendar month.

16.3.2 For clarity, (a) you will not earn *360° Rewards Points* for any calendar month in which you fail to meet any of the requirements set out in Clause 16.3.1, and (b) the points described in Clause 16.3.1 are the maximum number of *Relationship Rewards* points you can earn in a calendar month regardless of the number of *accounts* you may hold within the same *Product Category* in that calendar month. For example, if you have 3 *Current and/or Savings Accounts* with us in January, you will only be awarded 125 points for holding 3 products within the same *Product Category* of *Current and/or Savings Accounts*.

Please see Clause 25 below for a summary table of the Preferred Banking *360° Rewards Programme*.

17. Personal Banking 360° Rewards Programme

This Part applies only if you are our Personal Banking customer holding a *Platinum Card* and maintaining a *current account* or *Salary Advance account*.

17.1 Eligibility

17.1.1 If you are our Personal Banking customer holding the following with us:

- (a) *Platinum Card*; and
- (b) *Salary Advance account*; or
- (c) *current account* (except a *current account* that is linked to a *Personal Credit account*),

you are eligible to be rewarded under this Personal Banking *360° Rewards Programme*.

17.1.2 The *current account* must not be linked to a *Personal Credit account*. The *accounts* of all of the above-mentioned products must be valid, subsisting, and in good standing to participate in this Personal Banking *360° Rewards Programme*.

17.1.3 The following cards are not eligible to earn rewards under this Personal Banking *360° Rewards Programme*: Standard Chartered Platinum Access *credit card*, Standard Chartered Business Platinum

credit card, MANHATTAN *credit card*, Standard Chartered CashBack *cards*, Standard Chartered *corporate cards*, Unlimited Cashback *credit card* or any other Standard Chartered *co-brand cards*.

17.1.4 The *360° Rewards Points* awarded under this Personal Banking *360° Rewards Programme* will be credited to the principal *Platinum Card account*. If you have more than one *Platinum Card*, the *360° Rewards Points* will be credited to the valid principal *Platinum Card* with the smallest 16-digit *Platinum Card* number.

17.1.5 You will not be able to participate or will be immediately disqualified from participating in this Personal Banking *360° Rewards Programme* if any of the *accounts* of the products listed in Clause 17.1.1 becomes suspended, terminated or delinquent at any time.

17.2 Personal Banking Credit Card Spend Rewards

17.2.1 You get 1 point for every S\$1 you spend, if your total *card* spend reflected in your statement in any particular month is less than S\$1,000.

17.2.2 If you hold a *current account* with us, you get 2 points for every S\$1 you spend, if your total *Credit Card spend* reflected in your statement in any particular month is S\$1,000 or more (*double reward points*). You will enjoy the *double rewards points* automatically if you already have an existing *current account* with us.

17.2.3 If you are our Private Banking, Priority Banking or Preferred Banking customer holding a *Platinum Card* and maintain a *current account* with us, you will be eligible for the *Credit Card Spend Rewards* stated in Clauses 17.2.1 and 17.2.2. However, you are not eligible for *Personal Banking Relationship Rewards* in Clause 17.3.

17.3 Personal Banking Relationship Rewards

17.3.1 If you:

- (a) are the principal *cardholder* of one or more *Platinum Cards*;
- (b) are the primary *account* holder of a *product* within the *Product Category*; and

(c) charge at least S\$250 of retail transactions to any single *Platinum Card* in a particular calendar month, you can earn the following *360° Rewards Points* in respect of the applicable *Product Category*:

- (i) 50 points for each of the following *Product Categories* maintained with us in that calendar month: *Mortgage Loans, Current and/or Savings Accounts, and Fixed Deposit*, where the minimum average balance of any *Current and/or Savings Account* and/or *Fixed Deposit* account is more than S\$1;
- (ii) 50 points for performing at least one *Online Banking transaction* in that calendar month except for the payment of bills via *online banking* through a *credit card account*;
- (iii) 100 points for holding selected *Investments* in that calendar month.

17.3.2 For clarity, the points described in Clause 17.3.1 are the maximum number of *Relationship Rewards* points you can earn in a calendar month regardless of the number of *Platinum Cards* you hold with us, and the number of *accounts* you may hold within any *Product Category* in that calendar month. For example, if you fulfill the requirements set out in Clauses 17.3.1(a) to (c) for both *Platinum Cards* that you hold with us in a calendar month, and hold 3 *Mortgage Loans* in such calendar month, you will only

be awarded with 50 points for these Mortgage Loans.

Please see Clause 25 below for a summary table of the *Personal Banking 360° Rewards Programme*.

18. 360° Rewards Points Transfer

- 18.1 If you terminate the *account* of an eligible *credit card*, and subsequently establish another *credit card account* that is eligible to earn 360° Rewards Points, any 360° Rewards Points credited to the terminated *credit card account* will not be transferred to the new *credit card account*.
- 18.2 Subject to Clause 18.1, you can transfer 360° Rewards Points to any nominated family member or friend (*nominee*) who holds a *credit card* that is eligible to earn 360° Rewards Points and such *credit card* is valid, subsisting, and in good standing. For clarity, 360° Rewards Points can only be transferred to principal *cardholders*.
- 18.3 A fee of S\$10 will be charged for every 100,000 of 360° Rewards Points transferred to each *nominee's credit card account*. For *cardholders* of the *Visa Infinite card*, no charges will apply.
- 18.4 You can nominate up to a maximum of 5 *nominees* to transfer the 360° Rewards Points to.
- 18.5 You can only transfer 360° Rewards Points if you and the *nominee* are not disqualified from participating in this 360° Rewards Programme under clause 13.2, and both of you comply with these terms.
- 18.6 360° Rewards Points transferred will follow the expiry date of the points of the nominated *account*.
- 18.7 All expired 360° Rewards Points cannot be transferred.
- 18.8 Unless we agree otherwise, once the application to transfer the 360° Rewards Points has been processed, it is irrevocable and cannot be reversed, cancelled or altered.

19. Redemption of 360° Rewards Points

- 19.1 If you comply with all of the conditions of the 360° Rewards Programme and have the required 360° Rewards Points, you may select and redeem any one or more of the rewards featured in the 360° Rewards Programme catalogue, our website or in any other publications in any medium, via any redemption channel we make available to you from time to time. The use of any particular channel for redemption will be governed by its applicable terms and conditions which are then in force, and the use of such channel or your act of redeeming through such channel indicates your acceptance of such terms.
- 19.2 For clarity:
- 19.2.1 only principal *cardholders* whose *credit card accounts* are valid, subsisting, and in good standing at the point of redemption are eligible to redeem the awarded 360° Rewards Points; and
- 19.2.2 only 360° Rewards Points that are awarded and reflected in the latest issued monthly statement or such other date as may be determined by us at our reasonable discretion are redeemable.
- 19.3 360° Rewards Points may be deducted to offset, in full or in part, the annual fee of the applicable *credit card* when the annual fee is due. Sufficient 360° Rewards Points must be set aside if you would like to offset the annual fee of your applicable *credit card* with 360° Rewards Points.
- 19.4 Redemption requests made via any other redemption channel provided by us are deemed to be made by the principal *cardholder* when points have been deducted to process the redemption requests, or, in the case of an online redemption, an acknowledgement of redemption is reflected on the redemption webpage.
- 19.5 The estimated period for processing of a redemption request is 5-7 working days or more. For clarity, this processing period excludes the time period for delivery of the voucher or transferring the miles. Vouchers for successful redemptions will be mailed to the principal *cardholder's* billing address. For cash rewards, the amount will be credited into the principal *cardholder's credit card account* within 5-7 working days, barring any unforeseen technical delays.

19.6 360° Rewards Points required for redemptions will be deducted from the *cardholder's credit card account* when the redemption request is accepted and processed successfully by us. In events where redemptions are made using a combination of 360° Rewards Points and cash, the cash amount required for the applicable redemption will be immediately charged to the *cardholder's credit card account* when the redemption request is accepted and processed successfully by us. Such redemption where a combination of 360° Rewards Points and cash is used is also referred to as partial redemption. No instruction from a *cardholder* relating to any redemption request can be revoked or cancelled once the 360° Rewards Points are deducted.

19.7 All redemption requests will be processed on a first-come, first-served basis, and no request to expedite any redemption request will be entertained. All requests are subject to the accumulation of sufficient 360° Rewards Points, credit limit of the *credit card* and availability of rewards. If a *credit card account* does not contain sufficient 360° Rewards Points or credit limit required for the charging of the cash amount for a partial redemption, then the redemption request will be rejected.

19.8 All 360° Rewards Points deducted for purpose of processing redemption request cannot be refunded or restored or transferred back to any *credit card account*.

20. Redemption Of Vouchers

- 20.1 When you redeem your 360° Rewards Points for a voucher, the voucher will be issued in the name and billing address of the principal *cardholder*, and shall specify the reward that is selected by the principal *cardholder*.
- 20.2 To redeem a reward, you must present the original voucher and the *credit card* used for the rewards redemption to the merchant as proof of eligibility.
- 20.3 You are required to sign on the applicable section of the voucher upon redemption.
- 20.4 Any payments required in connection with the redemption of the voucher are to be made with the *credit card*.
- 20.5 Unless otherwise agreed by the *merchant*, the voucher cannot be used to purchase items on promotional or special offer, sale or discount; or used in conjunction with any other discount or privilege or membership card or promotional voucher.
- 20.6 Redemption of the voucher is subject to availability and additional conditions as may be imposed by the merchant. These are specified either in the rewards catalogue or by the *merchant* at the point of redemption. If the *merchant* is, for any reason, unable to supply the product or service stated in the voucher, the *merchant* may supply alternative products or services of similar quality and price to you.
- 20.7 It is your responsibility to arrange or make, any additional meals, transportation or accommodation arrangement or any other incidental arrangements made in connection with any voucher.
- 20.8 Unless otherwise indicated, no minimum purchase is required and multiple vouchers can be used in the redemption of any reward.
- 20.9 A redemption once made, may not be cancelled nor is it refundable or exchangeable for cash or kind, 360° Rewards Points, any other voucher or merchandise.
- 20.10 We may, but are not obliged to, replace a lost, damaged or stolen voucher on your written request. If the voucher is damaged, we may exchange the damaged voucher for another, upon the production of the original voucher. We may charge a service fee of S\$10 for the replacement or exchange of any voucher and the full retail value of any used/ redeemed voucher which was reported lost by you.
- 20.11 Issuance of a dining, hotel or resort stay, and spa etc, voucher does not constitute a reservation. You are responsible for making any and all reservations or other arrangements as may be appropriate or required, and notifying the *merchant* and paying any ancillary costs in connection with using any voucher.
- 20.12 We are not an agent of the *merchant* and make no representation as to the quality of the goods and services provided. Any disputes about the quality of the product or the services rendered should be resolved directly with the respective *merchant*.
- 20.13 Unless otherwise stated, all vouchers must be utilised by the expiry date as stated on the voucher. No extensions or cancellations or replacement will be granted beyond the expiry date.

21. Mileage Transfer Programme

These terms apply if you participate in the Asia Miles™ programme or Singapore Airlines KrisFlyer programme. You must be our principal *cardholder* to participate in any of the mileage transfer programmes.

- 21.1 Participation in our mileage programme is also subject to the terms and conditions stipulated by the individual airline's frequent flyer programme.
- 21.2 To participate in the Asia Miles™ programme, you must first be enrolled with Standard Chartered's mileage transfer Asia Miles™ Programme. An annual enrolment fee of S\$20 will be charged to your credit card account upon registration and enrolment.
- 21.3 There is no enrolment fee to participate in the Singapore Airlines KrisFlyer Programme.
- 21.4 If you are enrolled in the Asia Miles™ Programme, you can effect the transfer of miles at the conversion rate of 5 points for 2 miles or such other rate as we may specify from time to time.
- 21.5 If you are enrolled in the Singapore Airlines KrisFlyer Programme, you can effect the transfer of miles at the conversion rate of 5 points for 2 miles for *Visa Infinite Card* or 7 points for 2 miles for all other *360° Rewards Points* earning credit cards or at such other rate as we may specify from time to time.
- 21.6 Each mile transfer to Asia Miles™ Programme must be in minimum blocks of 2500 points. Each mile transfer to Singapore Airlines KrisFlyer Programme must be in minimum blocks of 2500 points for *Visa Infinite Card* and 3500 points for all other *360° Rewards Points* earning credit cards.
- 21.7 For each conversion of *360° Rewards Points* to your designated airline's frequent flyer miles, a conversion fee of S\$25 is chargeable.
- 21.8 Approximately 5-7 working days and 3 weeks is required to process the transfer of *360° Rewards Points* to miles for KrisFlyer Miles and Asia Miles respectively. Urgent requests to expedite such a transfer will not be entertained. Once an application to transfer *360° Rewards Points* to miles has been approved by us, no amendment or cancellation or reversal will be allowed.
- 21.9 You will not receive any voucher or confirmation regarding the transfer. However, you can check with the respective airline for an update of accumulated miles.
- 21.10 We are not responsible for any fraud or unsuccessful transfer. In the latter case, your *360° Rewards Points* will be reinstated to your credit card account and no notification will be given if transfer is unsuccessful due to insufficient *360° Rewards Points*.
- 21.11 We are not responsible for the miles, which have been successfully transferred, or for the actions of the individual airline in connection with the Asia Miles™ mileage programme or Singapore Airlines KrisFlyer mileage programme.
- 21.12 The individual airline may change its mileage programme terms and conditions, including regulations, policies, benefits, conditions of participating or mileage levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the mileage already accumulated.
- 21.13 All miles redeemed by you must be credited to your own individual Asia Miles™ or KrisFlyer account under your name.

22. Redemption of 360° Rewards Points to offset Prudential insurance premium payments

- 22.1 These terms apply to the eligible cardholders of the following *credit cards* issued by Standard Chartered Bank (Singapore) Limited: Prudential Prestige Visa Signature, Prudential Platinum, Prudential Gold, Prudential Classic, and Prudential Regular.
- 22.2 Each redemption must have a minimum conversion of 3000 points to off-set \$12.00 in Prudential insurance premium payments, with subsequent conversion in blocks of 300 points to off-set \$1.20 in Prudential insurance premium payments, or such other rate that we may specify from time to time. Please refer to the table below, for illustration:

<i>360° Rewards Points</i> Conversion	Equivalent Cash Value to Pay Insurance Premiums
First 3,000 points (minimum redemption)	\$12.00
Subsequent 300 points	\$1.20

- 22.3 By submitting the Insurance Premium Redemption Form, you consent and authorise Standard Chartered Bank (Singapore) Limited to disclose all the information contained within the form to Prudential for purposes of the redemption.

- 22.4 This redemption shall apply only to premiums for existing or new Prudential regular premium policies. Please note that redemptions shall not be applicable for PruShield policies, single premium policies, recurring single premium policies, top up premiums, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme.
- 22.5 For any redemption against premiums in relation to a new policy or rider, if the new policy or rider is not approved, the redemption will be used against the latest premium due on an existing in-force policy belonging to you and/or your Family Members as Prudential and Standard Chartered Bank (Singapore) Limited may in their sole discretion determine. If no such policy exists or no premium is due on such policy, the *360° Rewards Points* will be reinstated into your card account. For the purposes of these terms and conditions, "Family Members" shall mean your spouse, children, parents, parents-in-law, brothers and sisters.
- 22.6 A redemption once made, may neither be cancelled nor refunded. Such redemptions are not exchangeable for cash or kind, *360° Rewards Points*, any other voucher or merchandise.
- 22.7 Please note the redemption process will take at least 14 business days. Neither Prudential nor Standard Chartered Bank (Singapore) Limited shall be in any way liable to you for any loss, damage, cost or expense howsoever arising which may be suffered by you as a result of any delay in the processing of the redemption as requested by you.
- 22.8 All premiums remain payable until you are notified that the redemption has been effected.
- 22.9 Prudential and Standard Chartered Bank (Singapore) Limited each reserve the right to vary these terms and conditions at any time without prior notice to *cardholders*.

23. General Terms

- 23.1 For *Relationship Rewards*, your *360° Rewards Points* will be calculated at the close of the preceding calendar month. For *Credit Card Spend Rewards*, your *360° Rewards Points* will be calculated based on the statement period. *360° Rewards Points* balance will be reflected in the *credit card* statement.
- 23.2 For clarity, you will not be rewarded with *Relationship Rewards* in any calendar month in which:
- you fail to maintain the applicable balance or hold the applicable *Product Category* with us; and/or
 - if all *accounts* within that *Product Category* are terminated within that month.
 - If you are upgraded or downgraded to a different segment where different eligibility conditions are applied (for example, if you are upgraded from a Personal Banking customer to a Preferred Banking customer in January 2013, you will need to meet the eligibility conditions set out under the Preferred Banking *360° Rewards Programme* section in January 2013 to earn *360° Rewards Points* under such programme for that month).
- 23.3 You will not earn *Relationship Rewards* for the following *products* held within the applicable *Product Category*:
- CPF* purchased funds;
 - balance maintained in *MortgageOne* account;
 - commercial mortgage loans; and
 - Mortgage Loans* that are approved but not disbursed.
- 23.4 If you have more than 1 eligible *credit card*:
- unless we agree otherwise, *360° Rewards Points* (including *Credit Card Spend Rewards* and *Relationship Rewards*) credited to other eligible *card accounts* cannot be aggregated for purposes of redemption of rewards or for a fee waiver;
 - the relevant *360° Rewards Points* required for any of the rewards redemption will be deducted from any of the eligible *credit card account* with the *360° Rewards Points* expiring at the earliest date. You are not allowed to specify any particular *credit card account* for which the *360° Rewards Points* will be deducted; and
 - if you have attempted to redeem any rewards through more than one reward redemption channel, we reserve the discretion to assign and effect the redemption through any channels in any order as we may deem fit.

- 23.5 All 360° Rewards Points are rounded down to the nearest 360° Rewards Points. The awarding of 360° Rewards Points is subject to our discretion. 360° Rewards Points do not have any cash or monetary value and may only be used in the manner specified in these terms. The accumulation and usage of 360° Rewards Points will be reflected in your monthly credit card statement. 360° Rewards Points are not considered available for use until they appear on your credit card statement.
- 23.6 Any vouchers or rewards issued are subject to individual merchant's terms and conditions.
- 23.7 360° Rewards Points awarded are valid for 3 years from the date of opening of the credit card account to which the points are credited to (Initial Period). 360° Rewards Points awarded after the Initial Period will be valid for a further period of 3 years from the date the Initial Period ends (Further Period). Thereafter, subject to clause 15.2.2 and clause 18, any 360° Rewards Points that remain in the 360° Rewards Points balance after the Initial Period or Further Period will expire automatically. All 360° Rewards Points that have expired cannot be reinstated.
- 23.8 We reserve the right to:
- 23.8.1 vary, modify or amend these terms (including adding or deleting any terms);
- 23.8.2 terminate or modify this 360° Rewards Programme;
- 23.8.3 revoke, adjust and/or recalculate any 360° Rewards Points awarded in the event that
- (a) you fail to pay for the applicable card retail transaction(s) for which such 360° Rewards Points are awarded; and/or
- (b) there are any credits posted to the applicable credit card account including those posted in connection with returned goods or services or from billing disputes or chargeback transactions;
- 23.8.4 change the number of points required for redemption of specific rewards or substitute any reward with another of a similar value;
- 23.8.5 modify the number of points that can be earned for Credit Card Spend Rewards or Relationship Rewards;
- 23.8.6 modify the qualifications and eligibility for earning Credit Card Spend Rewards or Relationship Rewards (including the qualifications and eligibility under the applicable customer segment);
- 23.8.7 modify the activities that earn points;
- 23.8.8 modify the methods used to calculate the number of points to be awarded to you; and
- 23.8.9 withhold or cease the awarding points to you, without prior notice provided that such rights are not exercised improperly.
- 23.9 We may suspend the calculation and accrual of 360° Rewards Points to rectify any errors in the calculation or adjust the calculation as we reasonably deem fit without giving you prior notice or reason.
- 23.10 If an adjustment to your 360° Rewards Points causes you to receive a reward that you would not otherwise be entitled to or if you redeem more 360° Rewards Points than you are entitled to, you agree that you owe us the value of such excess redemption. Under such circumstances, we reserve the right to (a) reduce your 360° Rewards Points accordingly, (b) withhold the awarding of any subsequent 360° Rewards Points or redemption of any subsequent reward, and (c) chargeback the value of the 360° Rewards Points or reward to the principal credit card account. The value of the reward or 360° Rewards Points in such instances shall be determined by us in our reasonable discretion.
- 23.11 Fraud or abuse of the redemption may result in the forfeiture of accumulated points or 360° Rewards Points as well as the cancellation of a credit card.

24. Meaning of Words

Credit Card spend means retail transactions charged to the credit card reflected in the statement in any particular month except any interest, fees, charges, funds transfer, balance transfer and cash advance.

Credit Card Spend Rewards means rewards given to you (in the form of 360° Reward Points or any other form or name we may decide) when you spend on a credit card issued by us in Singapore.

Current and/or Savings Accounts means any valid product holdings in current accounts (regardless

of denominations) or saving accounts (regardless of denominations).

excluded account means one of the following accounts: Standard Chartered credit card, personal credit, home renovation loan, personal loan, overdraft, any Mortgage Loan or any other account we may from time to time designate as an excluded account for the purpose of the funds transfer.

Fixed Deposits means any valid product holding in time deposits denominated in local currency and foreign currency.

Investments means any valid product holding in Unit Trusts, Medium Term Notes, Structured Deposits, Retail Bonds, Premium Currency Investment and Equity Linked Notes. CPF purchased funds do not qualify.

Mortgage Loans means any valid product holding in mortgage loans.

Online Banking transaction means either online bill payment or Pay-Any-Card service carried out on our online banking. For this purpose, the payment of bills via Online Banking through a credit card account is not considered as an Online Banking transaction.

Personal Credit account means personal credit account or CreditOne account or Credit MANHATTAN account or any other account we may designate from time to time.

Platinum Card means the Standard Chartered Platinum Visa/MasterCard credit card issued by us in Singapore.

Preferred World Credit Card means the Standard Chartered Preferred World MasterCard credit card issued by us in Singapore.

Product Categories mean collectively Investments, Fixed Deposits, Mortgage Loans, Current and/or Savings Accounts and Online Banking. Product Category means any one of them.

360° Rewards Points means rewards points awarded under the Standard Chartered 360° Rewards Programme.

360° Rewards Programme means Standard Chartered 360° Rewards Programme.

promotional transaction is defined in Clause 3.1.

rule of 78 is a method of computing interest refund on a fixed instalment loan (with add on interest) that is paid off before its full duration (maturity). A refund is necessitated because, on such loans, interest is not paid uniformly but forms a larger percentage of the instalment in the early months than in the later months. Therefore, a pre-paying borrower would have already paid more interest than required. To determine how much interest was paid in each month:

- (1) add up the number of the digits of the months of the loan period; and
- (2) divide this total into the numbered payments in reverse order and multiply with the monthly instalment amount;

you means you, your joint account holder or your authorised person who are our Private Banking, Priority Banking, Preferred Banking or Personal Banking customers.

Visa Infinite Card means the Standard Chartered Priority Banking Visa Infinite Credit Card / Visa Infinite Credit Card Credit Card issued by us in Singapore.

Relationship Rewards means rewards given to you (in the form of 360° Rewards Points or any other form or name we may decide) by you holding different Product Categories.

25. Summary of 360° Rewards Programme

Summary for Priority Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	Priority Banking Visa Infinite or Visa Infinite	All spend	2.5x	2.5x	2.5x	2.5x
360° Rewards Points	Mortgage Loans¹⁾	>=S\$500	10 points (up to a maximum of 5,000 points) for every S\$10,000	10 points (up to a maximum of 5,000 points) for every S\$10,000	NIL	NIL
	Selected Investments²⁾		25 points (up to a maximum of 5,000 points) for every S\$10,000	25 points (up to a maximum of 5,000 points) for every S\$10,000	NIL	NIL
	Current and/or Savings Accounts³⁾		10 points (up to a maximum of 5,000 points) for every S\$10,000	10 points (up to a maximum of 5,000 points) for every S\$10,000	NIL	NIL
	Fixed Deposits		10 points (up to a maximum of 5,000 points) for every S\$10,000	10 points (up to a maximum of 5,000 points) for every S\$10,000	NIL	NIL

Summary for Preferred Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	Credit Card + Current Account	< S\$1,500	1x	1x	1.5x	1x
		>=S\$1,500	2x	2x	2.5x	2x
360° Rewards Points	Mortgage Loans¹⁾	>=S\$250	NIL	NIL	125 points	NIL
	Online Banking transactions⁴⁾		NIL	NIL	125 points	NIL
	Selected Investments²⁾		NIL	NIL	250 points	NIL
	Current and / or Savings Accounts³⁾		NIL	NIL	125 points	NIL
	Fixed Deposits		NIL	NIL	125 points	NIL

Summary for Personal Banking 360° Rewards Programme						
	Product Holdings	Monthly Card Spending	Customer Segment			
			Private Banking	Priority Banking	Preferred Banking	Personal Banking
Credit Card	Credit Card + Current Account	< S\$1,000	1x	1x	1x	1x
		>=S\$1,000	2x	2x	2x	2x
360° Rewards Points	Mortgage Loans¹⁾	>=S\$250	NIL	NIL	NIL	50 points
	Online Banking transactions⁴⁾		NIL	NIL	NIL	50 points
	Selected Investments²⁾		NIL	NIL	NIL	100 points
	Current and / or Savings Accounts³⁾		NIL	NIL	NIL	50 points
	Fixed Deposits		NIL	NIL	NIL	50 points

1) Commercial mortgages excluded. Mortgage Loans that are approved but not disbursed are not counted.

2) CPF purchased funds excluded

3) MortgageOne account excluded. For Personal Banking, a current account that is linked to a Personal Credit account is also excluded.

4) Must perform at least one Online Banking transaction per calendar month. For this purpose, the payment of bills via online banking through a credit card account is not considered as an Online Banking transaction.

Part E – Standard Chartered Tigerair Credit Card Rewards Programme Product Terms

26. Eligibility and applicable terms

- 26.1 In order to participate in the Standard Chartered Tigerair Credit Card Rewards Programme (*Programme*), you must be a **principal cardholder** of a valid *co-brand card*, namely the Standard Chartered Tigerair Platinum *credit card* or the Standard Chartered Tigerair \$500 *credit card*, issued by Standard Chartered Bank (Singapore) Limited in Singapore.
- 26.2 These Standard Chartered Tigerair Rewards Programme Product Terms are to be read in conjunction with our Customer Terms, our Credit Card Terms, and the Standard Chartered 360° Rewards Programme Product Terms (*Other Terms*). If there is any inconsistency between the *Other Terms* and these terms, these terms prevail only to the extent of such inconsistency.

27. Disclosure

In addition to the terms below, clause 27 (Information we collect, use and disclose) of our Customer Terms shall also apply.

You consent to each member of the *Standard Chartered Group*, its officers, employees, agents and advisers disclosing information relating to you contained in your Standard Chartered Tigerair Platinum *credit card* or the Standard Chartered Tigerair \$500 *credit card application* (including name, date of birth, *mobile phone number*, email address and passport number but excluding income related information) to Tiger Airways Singapore Pte Ltd (*Tigerair*) in order for us to provide you with the *card privileges* and benefits provided by *Tigerair* in connection with the *card*, and for *Tigerair* to provide you with information on its product and services.

28. Rewards plans

- 28.1 If you are a *cardholder* of the Standard Chartered Tigerair Platinum *credit card (Platinum Card)*, you may sign up to participate in either one (1) of the following two (2) rewards plans:
- Upfront Rewards (*UR*) plan; or
 - Future Rewards (*FR*) plan.
- 28.2 If you are a *cardholder* of the Standard Chartered Tigerair \$500 *credit card (\$500 Card)*, you are only eligible for the *FR* plan.
- 28.3 If you did not select your preferred rewards plan on the *Platinum Card* application form, you will automatically be enrolled in the *FR* plan on the date of opening of the *Platinum Card* account. If you selected both rewards plans on the *Platinum Card* application form, you will be enrolled in the *UR* plan. If you are a *cardholder* of the *Platinum Card*, you may change your rewards plan at any time subject to the terms set out in clauses 30 and 31 below.
- 28.4 If you are enrolled in the *UR* plan, you are not eligible to earn 360° *Reward Points* as rewards are received upfront. You are also not eligible to earn *Relationship Rewards* set out in clause 14.4 (*Relationship Rewards*) of our *Standard Chartered 360° Rewards Programme Product Terms*. If you are enrolled in the *FR* plan, you will earn 360° *Reward Points* for amounts charged to the *Platinum Card* or the *\$500 Card* (collectively referred to as *Cards*). *Cardholders* of the *Platinum Card* who are enrolled in the *FR* plan are not eligible to earn *Relationship Rewards*.
- 28.5 Unless otherwise stated, you are not eligible for CashBack for amounts charged to the *Cards*.

29. Rewards

- 29.1 The reward for both the *UR* and *FR* plan is a one-way flight, inclusive of all taxes and charges (including fuel surcharges), operated by *Tigerair* departing Singapore for one (1) person to any one (1) of the following 11 destinations – Bangkok, Hat Yai, Ho Chi Minh, Jakarta, Krabi, Kuala Lumpur, Penang, Phnom Penh, Phuket, Surabaya or Yangon (collectively *Destinations* and each a *Destination*) (*Reward*). We reserve the right to add to, remove or change the *Destinations* at any time without notice.
- 29.2 In order to enjoy the *Reward*, you must obtain a *Tigerair* code via our Online Rewards website at

www.standardchartered.com.sg/rewards (*e-voucher*). You must use this *e-voucher* to make the flight reservation via the Standard Chartered Tigerair Credit Card booking portal (*Portal*) located at www.booking.tigerairways.com/SCBLogin and can be accessed through www.tigerair.com (*Tigerair website*).

- 29.3 *Tigerair* is responsible for providing you with *Portal* login details. We are not responsible or liable for any delay in *Tigerair* providing the *Portal* login details. You must use these login details to access the *Portal* to make the flight reservations using the *e-voucher*.
- 29.4 *E-vouchers* can only be used for flight reservations made via the *Portal*. *E-vouchers* are for a specific flight fare class and are subject to availability. It is recommended that you make your flight reservation with *Tigerair* at least three (3) calendar months in advance of when you wish to travel and avoid holiday periods / peak seasons. *E-vouchers* are valid for 12 months from the date of issue.
- 29.5 *E-vouchers* are not transferable unless you are in possession of more than one (1) *e-voucher*, in which case you may nominate and utilise the *e-voucher* for the benefit of any other person (including *supplementary cardholders*) provided always that you and such other person travel together on the same single flight booking.
- 29.6 *E-vouchers* are not exchangeable for cash or any other rewards or items. You are not entitled to any payment or compensation for unused *e-vouchers*.
- 29.7 In the same single flight booking made via the *Portal*, flight reservations for a maximum of two persons (including yourself) can be made and you can utilise a maximum of two (2) *e-vouchers* for such flight reservations. To add flight reservations for additional persons in the same single flight booking, you must contact *Tigerair* call centre at +65 3157 6434 (Monday to Sunday, 5am - 10pm).
- 29.8 Any change of *Destination* or any other flight particulars (including flight departure time/ dates) of a booked flight (if allowed) will be subject to further terms and conditions (including but not limited to payment of administrative fees) as may be imposed by *Tigerair*.
- 29.9 Full terms and conditions for the *e-voucher* and how to make a flight reservation may be viewed at the *Tigerair website*.
- 29.10 *E-vouchers*, the *Portal* and the flights (including flight departure timings and dates) are provided by *Tigerair* and are not within our control. We are not responsible or liable to you or any other persons for any loss or damage (including personal property):
- arising out of or in connection with your utilisation of the *e-vouchers*, the *Portal* and any flights;
 - arising out of or in connection with any breaches, actions or omissions by *Tigerair* including but not limited to any inability, error, delay, cancellation or failure by *Tigerair* in relation to the *e-vouchers*, the *Portal*, or the booking or operating of any flights; and
 - for any personal injury or death sustained at the *Destination(s)* or while travelling.

Any disputes arising out of or in connection with the *e-vouchers*, the *Portal* and any flights must be resolved directly between you and *Tigerair*. It is the responsibility of you and any other persons travelling together on the same flight to ensure that you and such other persons possess necessary travel documentation (including valid passports and visas).

- 29.11 A fee of S\$15 will be charged to your *Card account* for each *e-voucher* issued.

30. UR Plan

- 30.1 This clause 30 shall only apply to you if you are enrolled in the *UR* plan. On commencement of the *UR* plan, you are eligible for a *Reward*. Under the *UR* plan, you agree upfront to accumulate a spend of S\$5,000 (*UR Spend Requirement*) on retail transactions on your *Platinum Card*. You have up to 12 continuous calendar months from the commencement of your *UR* plan to fulfil the *UR Spend Requirement*. The *UR* plan will commence on the date of opening of the *Platinum Card* account or on the date the *UR* plan is renewed (as the case may be).

- 30.2 If you have chosen to enrol in a recurring *UR* plan, unless you terminate the automatic renewal of the recurring *UR* plan in accordance with clause 30.4 below, after the *UR Spend Requirement* is fulfilled within the relevant period of 12 continuous calendar months or upon completion of the relevant period of 12 continuous calendar months without fulfilment of the *UR Spend Requirement* (as the case may be), the *UR* plan will automatically be renewed the following day. You will therefore be eligible for a fresh *Reward* in advance of the fresh *UR Spend Requirement* and will have a fresh period of 12 continuous calendar months to fulfil a fresh *UR Spend Requirement*.
- 30.3 If you have chosen to enrol in a one-time non recurring *UR* plan, after the *UR Spend Requirement* is fulfilled within the relevant period of 12 continuous calendar months or upon completion of the relevant period of 12 continuous calendar months without fulfilment of the *UR Spend Requirement* (as the case may be), your rewards plan will be automatically converted to a *FR* plan the following day. You may call our Contact Centre at 1800 788 3133 if you wish to convert your *FR* plan back to a *UR* plan of choice or convert your one-time non recurring *UR* plan to a recurring *UR* plan. For clarity, any 360° *Reward Points* earned on your *Card* while you are on a *FR* plan will not count towards the *UR Spend Requirement*.
- 30.4 The *UR* plan will continue (or in the case of a recurring *UR* plan be automatically renewed pursuant to clause 30.2) unless you call our Contact Centre at 1800 788 3133 to terminate the continuation (or in the case of a recurring *UR* Plan, automatic renewal) of the *UR* plan and convert your preferred rewards plan to a *FR* plan. You may terminate the continuation (or in the case of a recurring *UR* plan, automatic renewal) of the *UR* plan and convert your preferred rewards plan to a *FR* plan:
- at any time, to take effect from the date the *UR* plan would otherwise have been automatically renewed, once the *UR Spend Requirement* has been fulfilled within the relevant period of 12 continuous calendar months. In the instance where the *UR Spend Requirement* has been fulfilled within the relevant period of 12 continuous calendar months, no fee will be payable for the *Reward* you received upfront. In the instance where the *UR Spend Requirement* has not been fulfilled within the relevant period of 12 continuous calendar months, we will debit the sum of S\$100, being the fee for the *Reward*, from your *Platinum Card* account without prior notice to you. For clarity, amounts charged to the *Platinum Card* cannot be converted to 360° *Reward Points*; or
 - with immediate effect before fulfillment of the *UR Spend Requirement* within the relevant period of 12 continuous calendar months. In such an instance, we will debit the sum of S\$100, being the fee for the *Reward*, from your *Platinum Card* account without prior notice to you. For clarity, the amounts charged to your *Platinum Card* cannot be converted to 360° *Reward Points*.
- 30.5 If you do not fulfill the *UR Spend Requirement* within the relevant period of 12 continuous calendar months, we will debit the sum of S\$100, being the fee for the *Reward*, from your *Platinum Card* account without prior notice to you.
- 30.6 If you request the cancellation of your *Platinum Card* before accumulating the *UR Spend Requirement* within the relevant period of 12 continuous calendar months, we will debit the sum of S\$100, being the fee for the *Reward*, from your *Platinum Card* account without prior notice to you.
- 30.7 If your *Platinum Card* account is suspended, cancelled or terminated for any reason during the relevant period of 12 continuous calendar months and before the fulfillment of the *UR Spend Requirement*, we will debit the sum of S\$100, being the fee for the *Reward*, from your *Platinum Card* account without prior notice to you.
- 30.8 If you are enrolled in *UR* plan, you may retrieve your *e-vouchers* from our Online Rewards website the day after the *UR* plan commences or is automatically renewed. We are not responsible or liable for any loss or damage suffered as a result of any failure on your part to retrieve the *e-voucher(s)*.
- 30.9 For the purposes of this clause 30, the S\$100 fee for the *Reward* will be debited from your *Platinum Card* account whether or not you have obtained your *e-voucher* from our Online Rewards website or made a flight reservation using the *e-voucher*.
- 30.10 For clarity, we may terminate the *UR* plan at any time by serving you a written notice.
- ### 31. FR plan
- 31.1 This clause 31 shall only apply to you if you are enrolled in the *FR* plan. The *FR* plan applies to you if you are a *cardholder* of the *Platinum Card* but have not selected to participate in the *UR* plan or if you are a *cardholder* of the \$500 *Card*. The *FR* plan will commence on the date of opening of either your *Platinum Card* account or your \$500 *Card* account.
- 31.2 If you are enrolled in the *FR* plan, you will earn 360° *Reward Points* if you charge amounts to your *Card*. You are eligible for a *Reward* if you accumulate an equivalent number of 360° *Reward Points* from charging a total amount of S\$8,000 on retail transactions to your *Card*. Alternatively, you can choose to use the 360° *Reward Points* earned to redeem any one or more of the other rewards featured in the programme catalogue.
- 31.3 If you are enrolled in the *FR* plan, to receive the *Reward*, you must use your 360° *Reward Points* earned to redeem the *e-voucher* from our Online Rewards website under the "Tigerair Platinum Card Exclusives" section. You may not receive your *e-vouchers* instantaneously. We are not responsible or liable for any loss or damage as a result of any delay in your receipt of *e-vouchers*.
- 31.4 All 360° *Rewards Points* earned on the *Cards* under the *FR* plan will expire at the end of every three-year period commencing from the date of opening of the *Card* account.
- 31.5 If you are a *cardholder* of the *Platinum Card*, the *FR* plan will continue unless you call our Contact Centre at 1800 788 3133 to terminate the *FR* plan and convert your preferred rewards plan to a *UR* plan. Upon termination of the *FR* plan and conversion of your preferred rewards plan to the *UR* plan, any 360° *Reward Points* earned on your *Card* will not count towards the *UR Spend Requirement*.
- 31.6 For clarity, if you are a *cardholder* of the \$500 *Card*, you cannot terminate the *FR* plan and cannot convert your preferred rewards plan to a *UR* plan.
- ### 32. Additional benefits
- 32.1 You are also entitled to the following complimentary benefits provided by *Tigerair*, namely the seat selector - standard option only, boardmefirst™ priority boarding, Luggage Upsize™ from 20kg to 25kg only, and Stripes membership (*Airline Benefits*). For clarity, you will automatically be enrolled in the Stripes membership programme, and you must first purchase the Luggage Upsize™ before you are entitled to the free luggage upgrade for check-in luggage from 20kg to 25kg.
- 32.2 *Airline Benefits* are subject to such terms and conditions as may be imposed by *Tigerair* as well as these terms. Please contact *Tigerair* for details.
- 32.3 You are entitled to the *Airline Benefits* if you: (i) utilise your *Rewards* or (ii) purchase air tickets directly from *Tigerair* using your *Card*, by logging on to the *Portal*. For clarity, if you do not log on to the *Portal* when purchasing air tickets from *Tigerair*, you will not be entitled to the *Airline Benefits*.
- 32.4 If you utilise your *Rewards*, and purchase full fare air tickets for any other persons via the *Portal* and charge such amounts to your *Card*, such other persons travelling with you in that same single flight booking will also enjoy selected *Airline Benefits*, namely the seat selector - standard option only, boardmefirst priority boarding, Luggage Upsize™ from 20kg to 25kg only.
- ### 33. General
- 33.1 You are also a customer of *Tigerair*. *Tigerair* collects and processes your personal data, and we are not responsible or liable for any loss you may incur as a result of *Tigerair*' handling or use of your personal data. If you wish to have your personal data removed from *Tigerair*' database once your *Card* has been cancelled, it is your responsibility to contact *Tigerair* directly to resolve this.

33.2 The *UR Spend Requirement* and the amounts charged to your *Cards* under the *FR* plan must be accumulated from retail transactions only. The following transactions will not be taken into consideration, when determining if the *UR Spend Requirement* has been fulfilled, or for the amounts charged to your *Cards* under the *FR* plan:

- any *cash advance*;
- any fees and charges (including but not limited to annual card fees, interest charges, cash advance fees, finance charges and/or late payment charges);
- any *balance or funds transfer*;
- any monthly instalment of an EasyPay transaction;
- any amount charged to your *Cards* that is subsequently cancelled, voided, refunded or reversed;
- recurring payments or payments made using Standard Chartered *online banking*;
- AXS or ATM transactions made using your *Cards*;
- amounts which have been rolled over from the preceding months' statements; and
- any other charge, fee, transaction or payment as we may stipulated from time to time.

33.3 For any new retail transaction payable by monthly instalments, if you charge the total amount in respect of such transaction to your *Cards* within a particular month where such total amount is successfully converted to monthly instalments:

- at point of sale by a participating *merchant*, the monthly instalment amount (and not the total amount charged); or
- at a later date by us, the total amount charged (and not the converted monthly instalment amount),

will be counted towards, the fulfilment of the *UR Spend Requirement* provided such amount is successfully posted during the relevant period of 12 continuous calendar months, or the amounts charged to your *Cards* under the *FR* plan provided that such amount is successfully posted.

33.4 In the event that any amounts charged to your *Cards* are reversed or cancelled, we will deduct the equivalent amount from the *UR Spend Requirement*, or such amounts charged to your *Cards* under the *FR* plan, as appropriate at our sole discretion.

33.5 All amounts charged to the *Cards* by *supplementary cardholders* will be considered as amounts charged to the *Cards* by *principal cardholders*.

33.6 We accept no liability for any late submission of any transaction by *merchants* for whatsoever reason.

33.7 We or *Tigerair* reserve the right to vary, modify, add or delete any of these terms including but not limited to making any change to the *UR* plan or the *FR* plan, spend requirement, *Reward* or *e-voucher* at any time without prior notice or reason. By continuing to participate in the *UR* plan or the *FR* plan, you are deemed to have accepted and agreed to be bound by the variations, modifications, and amendments.

Part F – EZ-Link Facility Program Terms

The Bank may, from time to time, enable the EZ-Link Facility and/or EZ-Reload by Card on selected *credit cards* issued by the Bank. This Part F applies to any *credit cards* that have the EZ-Link Facility and/or EZ-Reload by Card enabled on the *credit card*.

Please read Part F of these terms together with the terms and conditions of EZ-Link which may be amended from time to time without prior notice to you. Please refer to the relevant terms and conditions published on www.ezlink.com.sg for the most updated version and for the definitions of EZ-Link related terms used here. You understand and acknowledge that your use of the *credit card* is also governed by EZ-Link's terms and conditions.

34. Meaning of Words

Convenience Fee means a fee of S\$0.25 (or such other amount as may be determined by EZ-Link from time to time) charged to your *credit card* account for each Revaluation service performed by EZ-Link

EZ-Link means EZ-Link Pte Ltd and its successors and assigns.

EZ-Link Facility means the stored value facility, of which EZ-Link is the holder and operator. This EZ-Link Facility enables you to pay for travel fares on public transport services such as train and buses operated by public transport operators as well as make payment for goods and services offered by Qualified Merchants.

EZ-Reload by Card means the automatic top-up facility for the EZ-Link Facility provided by EZ-Link and paid for by you through the debiting of payments from your *credit card*.

EZ-Link Transactions means transactions effected by you on the *credit card* using the EZ-Link Facility.

Qualified Goods and/or Services means the goods sold and/or the services rendered by Qualified Merchants.

Qualified Merchants means merchants (1) approved by EZ-Link to be engaged in the sale of the Qualified Goods and/or the provision of Qualified Services and (2) authorised by EZ-Link to accept debits on the stored value of the EZ-Link Facility as a means of payment for such Qualified Goods and/or Services and shall include but not be limited to public transport operators licensed by the relevant authorities in Singapore and/or to provide services which involve the reading/writing of electronically encoded data on the EZ-Link Facility incorporated in the *credit card*.

Revaluation Amount means the amount specified by you or the Bank to be charged to your Account for the purposes of revaluating EZ-Reload by Card enabled ez-link cards issued to you when the remaining value in the EZ-Link Facility falls to zero or less

TransitLink means Transit Link Pte Ltd, an agent appointed by EZ-Link, and its successor and assigns.

TransitLink Ticket Office is the ticket sales offices located in Mass Rapid Transit stations and bus interchanges operated by TransitLink and/or other agents appointed by EZ-Link for the purpose of providing sales, revaluation, replacement and refund services for the EZ-Link Facility.

35. EZ-Link Facility

35.1 You may use *credit cards* which have the EZ-Link Facility enabled on them to carry out EZ-Link Transactions during the validity period specified on the *credit card*. These EZ-Link Transactions will be effected by you on the *credit card* using the EZ-Link Facility. You acknowledge that the *credit card* incorporates an EZ-Link stored value facility in it, of which EZ-Link is the Approved Holder and operator, which enables you to pay for travel fares on public transport and goods and services provided by Qualified Merchants.

35.2 You authorise us and consent to the transfer and disclosure of any information relating to you, the *credit card*, *credit card* transactions and/or EZ-Link Transactions effected by you using the *credit card*, to EZ-Link or any other third party) as we and/or EZ-Link may deem necessary for the purposes of and/or in connection with (but not limited to) the provision of the *credit card*, the EZ-Link Facility, EZ-Reload by Card and any other services relating to this *credit card* and your use of the *credit card*.

36. Holder and Operator of the EZ-Link Facility

36.1 EZ-Link is the Approved Holder and operator of the EZ-Link Facility and EZ-Link operates the EZ-Link card system in respect of your use of the EZ-Link

Facility incorporated and enabled in the *credit card*. The use of the *credit card* is subject to Part F of these terms and is also governed by the terms and conditions of EZ-Link (which may be amended from time to time without prior notice to you). Please refer to the relevant terms and conditions published on www.ezlink.com.sg for the most updated version and for the definitions of EZ-Link related terms used here. Where there is any inconsistency between the terms and conditions of EZ-Link and Part F of these terms, these terms in Part F shall prevail to the extent of any such inconsistency.

36.2 You shall comply with all the notices, guidelines, rules and instructions pertaining to the use of the EZ-Link Facility as may be issued by EZ-Link from time to time, including operating rules and/or policies that may be published from time to time by EZ-Link, provided that, in the event of any discrepancy or inconsistency between the provisions of this Agreement and such operating rules and/or policies that may be published from time to time by EZ-Link, the provisions of this Part F shall prevail.

36.3 You shall abide by all applicable laws and regulations in the use of the EZ-Link Facility:

- you shall not tamper or allow anyone to tamper with the EZ-Link Facility;
- you shall use the EZ-Link Facility only as a means of payment for Qualified Goods and/or Services;
- you shall not intentionally deface, damage and/or destroy the *credit card*;
- you shall take proper care of the *credit card* to avoid damage to the *credit card*; and
- you shall not affix, print, attach and/or place any markings, stickers, objects and/or any other material onto the *credit card* or to otherwise alter, remove and/or replace any notices, trademarks, trade names, logos or designs on the *credit card*.

36.4 You may not seek any recourse from us under any circumstances in respect of or in connection with the stored value on the EZ-Link Facility if your *credit card* is not enrolled for EZ-Reload by Card.

37. EZ-Reload by Card

37.1 Your *credit card(s)* will be pre-enrolled for EZ-Reload by Card provided by EZ-Link and paid for by you through the debiting of payments from your *credit card*, when the stored value on your ez-link purse falls to zero or less. EZ-Reload by Card is effective only upon activation by you at any TransitLink Ticket Office or at any GTM (General Ticketing Machine) located in Mass Rapid Transit stations and bus interchanges.

37.2 In consideration of the provision of EZ-Reload by Card by EZ-Link and us:

- EZ-Link shall be entitled to obtain a pre-authorisation from us for the Revaluation Amount and the Convenience Fee for any pending revaluation when the stored value on the EZ-Link Facility falls below \$20. The pre-authorisation amount will not be available for use from your *credit card* account until either the sum that had been pre-authorised is applied towards the revaluation or where EZ-Link releases the sum that had been pre-authorised back to us if no revaluation occurs within a stipulated period determined by us;
- we will be entitled to obtain information from, or share information with, EZ-Link in respect of the successful re-loading of the Revaluation Amount and that we shall be entitled to charge such Revaluation Amount(s) and any other applicable fees to the *credit card* Account pursuant to EZ-Reload by Card;
- EZ-Link shall be entitled to deduct a Convenience Fee together with the Revaluation Amount from the *credit card* for each reload under EZ-Reload by Card;
- notwithstanding anything to the contrary herein contained, you agree that a minimum period of 1 day must lapse between each reload under EZ-Reload by Card. There shall be no obligation to revalue the EZ-Link Facility with another Revaluation Amount until after the *credit card* has been successfully debited for any previous Revaluation Amounts;

- (e) to provide us any information as may be reasonably requested by any third parties in relation to the issue, use and cancellation/termination of EZ-Reload by Card on the *credit card*, and to render any and all necessary assistance to us and/or any of our agents or any third parties whom we may deem necessary in relation to any investigation relating to the use of EZ-Reload by Card; and
- (f) to be responsible for all EZ-Link Transactions made by the use or purported use of the *credit card* by any person whether with or without your knowledge.

37.3 In the event that payment for EZ-Reload by Card in respect of any revaluation is not made by you for any reason whatsoever, EZ-Link may take the following actions against you:

- (a) recover from you the amount payable and all costs incurred (including legal costs on a full indemnity basis) for the recovery of such payment;
- (b) suspend the use of any or all devices incorporating EZ-Reload by Card which have been issued in respect of your *credit card* for such period;
- (c) terminate EZ-Reload by Card;
- (d) disqualify you from applying for, being considered for and/successfully accepted under EZ-Reload by Card for any new ez-link cards for such length of time as may be determined to be appropriate by EZ-Link; and/or
- (e) deduct or set-off any monies owing by you from the remaining stored value and any deposit paid in respect of any card incorporating EZ-Reload by Card issued or held in respect of your *credit card* or you.

38. Payment for Qualified Goods and/or Services

38.1 The EZ-Link Facility incorporated into your *credit card* shall and can be used as a means of payment for Qualified Goods and/or Services, provided that EZ-Link and/or the Qualified Merchants may in their sole discretion reject the use of the EZ-Link Facility for payment to Qualified Merchants for the sale/provision of Qualified Goods and/or Services if:

- (a) the EZ-Link Facility has expired;
- (b) your *credit card* is suspected to have been fraudulently issued, stolen or tampered with or may in any way pose a risk to the EZ-Link system;
- (c) the stored value in the EZ-Link Facility is insufficient or has been exhausted;
- (d) the EZ-Link system is unable to process the payment for any reason whatsoever or if a force majeure event arises which disables and/or prevents the Qualified Merchants from accepting and/or processing the EZ-Link Facility as a means of payment; or
- (e) the EZ-Link Facility has been blacklisted.

38.2 The Qualified Merchant is responsible for deducting payment for the Qualified Goods and/or Services that you have agreed (with the Qualified Merchant) to pay from the stored value, in such manner as may be required by such Qualified Merchant.

38.3 The Qualified Merchants accepting the use of the EZ-Link Facility may be changed from time to time without prior notice.

39. Qualified Goods and/or Services of Qualified Merchants

39.1 Neither we nor our agents are involved in the sale/provision of the Qualified Goods and/or Services offered by any Qualified Merchant accepting the EZ-Link Facility for payment. Neither we nor any of our agents shall be liable in any way for the Qualified Goods and/or Services sold, rendered or provided by the Qualified Merchants (including but without limitation any defect, disruption, failure or unavailability of or relating to any of such Qualified Goods and/or Services, as the case may be) or for any other disputes concerning the Qualified Goods and/or Services, all of which shall be the sole responsibility of the Qualified Merchants.

40. Validity of the EZ-Link Facility

40.1 The EZ-Link Facility incorporated into your *credit card* may be blacklisted if:

- (a) it is suspected that the EZ-Link Facility in the *credit card* or the *credit card* itself is being counterfeited, stolen, tampered with or fraudulently issued or procured;
- (b) the EZ-Link Facility incorporated into the *credit card* has been fraudulently or illegally revalued;
- (c) the *credit card* or the EZ-Link Facility is suspected of being faulty, damaged or invalid for use; or
- (d) we terminate the *credit card*.

41. Refunds

41.1 You may request for a refund of the remaining value in the EZ-Link facility incorporated in your *credit card* at TransitLink, any Ticket Office or any other locations or channels designated by EZ-Link from time to time. EZ-Link shall have the absolute discretion to determine if a refund can be performed, effect any refund in such manner and upon verification as they deem fit.

41.2 The amount of the refund shall be as determined by EZ-Link or us and will be refunded free of interest if such refund is made in accordance with the terms and conditions of the EZ-Link Facility. However, no refund of the stored value will be made on an expired EZ-Link Facility after expiry of the relevant period for the refund of the EZ-Link Facility whereupon you shall have no claim against us and/or EZ-Link in respect of the remaining value in the EZ-Link Facility. Any refund (whether on an expired or valid EZ-Link Facility) may be subject to an administrative fee as prescribed from time to time by us or EZ-Link.

41.3 Other than as provided in Clause 41.2 above, neither we nor any of our respective agents shall be obligated to make a refund to you or to process your request for a refund on the EZ-Link Facility (whether expired or valid). Notwithstanding the foregoing provision, we or any of our respective agents may in our absolute discretion make a refund or process a refund in respect of the stored value or any part thereof, and any such refund may be made and/or processed subject to conditions imposed by us, EZ-Link and/or any of our respective agents. Neither we nor any of our respective agents shall be obliged to effect an immediate refund, and may in our absolute discretion, effect any refund in such manner and upon due verification as we or our respective agents deem fit.

41.4 In any case, we will not be obliged or liable to make a refund of the stored value if:

- (a) the encoded data for the EZ-Link Facility is erased wholly or in part or otherwise altered or interfered with as determined by us or EZ-Link;
- (b) the electronic data and the external card number for the EZ-Link Facility are not reliably readable for any reason whatsoever as determined by EZ-Link and/or its agents;
- (c) the *credit card* and/or the EZ-Link Facility incorporated in the *credit card* is faulty, damaged or invalid for use whether intentionally or by your failure to take proper care of the *credit card* as determined by either ourselves or EZ-Link; or
- (d) the EZ-Link Facility has been fraudulently or illegally revalued.

41.5 Where the electronic data and the external card number for the EZ-Link Facility are not reliably readable for any reason, a deferred refund of the residual stored value on the EZ-Link Facility may be allowed based on the available system records of EZ-Link and/or its agents.

41.6 You shall, upon receipt of the refund, be deemed to have accepted the amount thereof as correct, and agree to discharge each of us, EZ-Link and our respective agents, from liability whatsoever to you, including but not limited to any shortfall or error in the amount of such refund.

41.7 The determination by us, EZ-Link and/or any of our respective agents as to the residual stored value of the EZ-Link Facility incorporated on the *credit card* shall be final and conclusive. For the purpose

of such determination, the residual stored value as determined by us, EZ-Link and/or any of our respective agents from either the value encoded in the EZ-Link Facility (where the electronic data relating to the EZ-Link Facility is reliably readable) or the records of EZ-Link or ourselves or the information generated by EZ-Link system shall, save for manifest error, be deemed to be conclusive and binding against you.

42. Fault or corruption in the EZ-Link Facility

42.1 If you suspect any fault or corruption in the EZ-Link Facility incorporated in your *credit card*, you should approach EZ-Link for assistance. If the EZ-Link Facility is indeed faulty or corrupted, the stored value of the EZ-Link Facility will be refunded to you in accordance with the procedures described in Clause 41 above, and a new *credit card* will be issued to you at your request and subject to our usual procedures for *credit card* issuance and applications, provided however that we reserve the right not to issue a new *credit card* if it is determined that:

- (a) the *credit card* has been damaged or tampered with whether intentionally or by failure to take proper care of the *credit card* or otherwise used or handled in breach of the provisions of these Terms; or
- (b) the external card number for the EZ-Link Facility is not reliably readable for any reason whatsoever

42.2 The determination by us or EZ-Link or any of our respective agents as to the amount of stored value where the EZ-Link Facility is found to be defective shall be final and conclusive. We reserve the right to make subsequent adjustments to such determination should any transaction records received thereafter indicate a different value than that which was determined at the time of replacement.

43. Loss of cards

43.1 You are responsible for safeguarding your *credit card* against loss, damage or theft, and ensuring that your *credit card* is not used by any other person without your permission. We are not responsible for any financial loss incurred due to the loss of the *credit card* and have no obligation whatsoever to prevent the use of the EZ-Link Facility on a lost *credit card* by any person other than you.

43.2 Where the EZ-Link Facility incorporated into your *credit card* is blacklisted as aforesaid, you shall not be entitled to use the EZ-Link Facility and the stored value on the blacklisted EZ-Link Facility shall not be refunded except with the approval of EZ-Link.

43.3 If EZ-Reload by Card has been activated and the *credit card* (where the EZ-Link Facility is incorporated into the *credit card*) is lost, you have to contact the EZ-Link hotline immediately to report the loss. EZ-Link shall assist in the refund of the remaining value in the EZ-Link Facility.

44. Liability in connection with the EZ-Link Facility

44.1 Notwithstanding anything to the contrary contained herein, neither we nor any of our respective agents shall be liable, whether or not arising out of the negligence of any of us and/or our respective officers, employees, agents, for any losses, damages, expenses, claims, liability and costs (including solicitor and client basis) that you may incur or suffer in connection with

- (a) the use or issue of the EZ-Link Facility incorporated in the *credit card*;
- (b) the unavailability of any equipment, software, or system for processing the use of the EZ-Link Facility for payment, any delay or detention arising from your use of the EZ-Link Facility (including the case where the EZ-Link Facility in the *credit card* is defective); or
- (c) where the EZ-Link Facility incorporated in the *credit card* has been amended or is defective, the equipment used by the relevant merchant(s) may not accept the EZ-Link Facility as payment. Neither we nor any of our respective agents shall be liable for loss, delay or inconvenience that may be incurred if the EZ-Link Facility incorporated in the *credit card* is not accepted by such equipment.

44.2 In any event, our total liability to you in respect to the EZ-Link Facility incorporated into the *credit card* shall not exceed the stored value on the EZ-Link Facility as at the date your claim had allegedly arisen. We are not liable for stored value in *credit cards* where the stored value cannot be reasonably determined by EZ-Link (for example, *credit cards* that were enrolled but not activated for EZ-Reload by Card as at the date your claim had allegedly arisen).

45. Obligations upon termination of the EZ-Link Facility

45.1 Although the EZ-Link Facility and EZ-Reload by Card linked to the EZ-Link Facility may continue to be valid even after termination of the *credit card*, you are strongly encouraged, upon such termination, to promptly obtain a refund of the stored value in the EZ-Link Facility and thereafter to return the *credit card* to us cut into halves or otherwise to destroy the *credit card*. Any refund of the stored value will be effected in accordance with Clause 41. Should you destroy the *credit card* by cutting it into halves or otherwise or if the EZ-Link Facility is found to be invalid prior to effecting refund, you shall not be entitled to any refund of the remaining stored value on the EZ-Link Facility

Part G – Credit Card Instalment Loan

46. What is a Credit Card Instalment Loan

46.1 It is a *funds transfer* programme which allows you to apply for loans as a draw down on your existing principal *credit card* known as Credit Card Instalment Loan of up to 98% of the available *credit limit* of your *credit card* to be repaid in fixed monthly instalments.

46.2 To apply for a Credit Card Instalment Loan, you must have an existing principal *credit card* with us.

47. How does Credit Card Instalment Loan works

47.1 If we approve your Credit Card Instalment Loan *application*, we will open a Credit Card Instalment Loan *account* in your name. The minimum amount for every *application* is S\$1,000. We reserve the right to decline your Credit Card Instalment Loan *application* or approve your *application* with a lower loan amount than the amount you have applied for, even if the amount you have applied for is within your available *credit card credit limit*. We need not give any reason for doing so.

47.2 You can apply for your Credit Card Instalment Loan to be repaid over tenors of between 12 to 60 months. We will notify you of the amount of each *instalment* and the *instalment* payment dates after your *application* is approved.

47.3 Your Credit Card Instalment Loan will reduce your available *credit card credit limit* by the approved amount. Your available *credit card credit limit* will be restored by the amount of each principal repayment we receive.

47.4 We will notify you of the outcome of your Credit Card Instalment Loan *application* either by letter or by reflecting the transaction on the *account* statement or in any manner as we deem fit.

47.5 If your Credit Card Instalment Loan *application* is approved, we may (but are not obliged to) disburse the approved loan amount to you in any of the following methods:

- payment to your *savings account* or *current/cheque account* with us; or
- payment to the *credit card*, *credit line*, *current* or *savings account* with other banks,

as designated by you in your Credit Card Instalment Loan *application*. The disbursement may (but not necessarily) be made prior to the letter notifying you of the outcome of your Credit Card Instalment Loan *application* or *account* statement being received by you.

47.6 If you have designated any *credit card*, *line of credit*, or any other *accounts* for the disbursement of the approved loan amount, you must continue to make payments to the above accounts and we are not liable for any overdue amounts, interest or any other fees, costs, or expenses incurred.

47.7 If we approve your Credit Card Instalment Loan *application*, you must pay the approved Credit Card Instalment Loan amount by instalments known as *instalment* over such number of months known as *instalment tenor* in such amounts known as *instalment amount* as we may approve. We reserve the right to include, remove or vary the *instalment*, the *instalment tenor* or the *instalment amount* at any time without giving any reason.

47.8 Each *instalment* will be treated in the same way as a charge on a *credit card* transaction and will be reflected in the *credit card* or Credit Card Instalment Loan *account* statement.

47.9 We reserve the right to debit your Credit Card Instalment Loan *account* for any outstanding *instalment amount* or demand immediate payment of all sums outstanding regardless of whether the amount is reflected in the *credit card* or Credit Card Instalment Loan *account* statement or is due and payable as at the date of the demand.

48. Interest

48.1 Interest for the approved Credit Card Instalment Loan amount is calculated from the date of disbursement of the approved Credit Card Instalment Loan amount until the date of expiry of the *instalment tenor*.

48.2 The applied interest rate indicated for your Credit Card Instalment Loan is calculated on the

assumption that the loan principal is constant throughout the *instalment tenor* and is used as a reference to calculate the total interest on your Credit Card Instalment Loan for the full *instalment tenor*. The total interest on your Credit Card Instalment Loan for the full *instalment tenor* can be computed by multiplying the approved Credit Card Instalment Loan amount by the applied interest rate for the full *instalment tenor*. The effective interest rate (*EIR*) indicated for your Credit Card Instalment Loan reflects the true cost of borrowing and takes into account the reducing balance method of interest calculation.

48.3 Your applied interest rate and *EIR* will be indicated on your Credit Card Instalment Loan disbursement letter which will be sent to you by mail or any other method we deem fit.

48.4 We reserve the right to vary the interest rate (whether applied or effective or any other names called) or the basis of calculation of interest of any approved Credit Card Instalment Loan at any time during the *instalment tenor*. We need not give any reason for doing this.

48.5 The interest rate is not applicable to existing outstanding balances or any amount subsequently incurred on any of your *credit card account* that is not related to the approved Credit Card Instalment Loan or any other Credit Card Instalment Loan *account*.

49. Default Interest

49.1 If we do not receive your instalment amount payment for your Credit Card Instalment Loan in full on or before the due date twice within any 6 consecutive monthly *account* statements, a default interest of 4% per annum (or any other rate as we may stipulate from time to time at our discretion) will be added to the original *EIR* on the entire outstanding balance on your Credit Card Instalment Loan *account*. For clarity, the interest of 4% per annum (or any other rate we may stipulate) plus the original *EIR* is known as *revised EIR*. The *revised EIR* will be effective starting from the next statement date immediately after the second payment due date being missed.

49.2 If we receive the *instalment amount* payment in full on or before the due date for 6 consecutive monthly *account* statements, we will reinstate the *revised EIR* to the original *EIR*. The reinstatement (if any) will be effective from the next statement date after we receive your *instalment amount* payment for the sixth month.

49.3 Your *instalment amount* will remain unchanged but your *instalment tenor* will automatically be extended as a result of the *revised EIR* if we do not receive your *instalment amount* payment on the due date in full twice for any 6 consecutive monthly *account* statements under clause 49.1. We reserve the right to decide on the method of calculation for the default interest.

49.4 In addition, we will impose late payment and finance charges on the outstanding balance on your Credit Card Instalment Loan *account* from the statement date of the relevant statement (see clause 40).

49.5 For clarity, the default interest in this clause applies to your Credit Card Instalment Loan only and does not apply to other credit balances on your *credit card*.

50. Instalment amounts

50.1 Each *instalment amount* is calculated based on the sum of (a) the approved Credit Card Instalment Loan amount and (b) the applicable interest over the *instalment tenor*, divided by the number of months of the *instalment tenor*. The *instalment amount* is constant throughout the *instalment tenor*, and comprises a principal repayment component and an interest repayment component which is set out in the *account* statement. The proportion of the principal repayment component and interest repayment component of the *instalment amount* varies over the *instalment tenor*. The interest repayment component of the *instalment amount* is higher in the beginning of the *instalment tenor* than towards the end of the *instalment tenor*.

50.2 We reserve the right to determine the proportion of the *instalment amount* which relates to payment of the principal amount and the interest amount for each *instalment amount*. We may apportion interest as follows:

- by applying the reducing balance method to determine the amount of interest attributed to each *instalment*; or
- by applying the “rule of 78” method; or
- by such other means and manner as we may deem appropriate.

51. Annual loan maintenance fee

- 51.1 Each Credit Card Instalment Loan *application* is subject to a non-refundable annual loan maintenance fee of:
- (a) S\$199 for the first year; and
 - (b) S\$50 yearly from the second year onwards until expiry of the instalment tenor.
- 51.2 The annual loan maintenance fee for the first year will be deducted upfront from the approved Credit Card Instalment Loan amount.
- 51.3 From the second year onwards until either the expiry of the *instalment tenor* or the final *instalment amount* payment (whichever is the earlier), the annual loan maintenance fee will be charged to your Credit Card Instalment Loan *account*. We will waive the annual loan maintenance fee if we receive all *instalment amount* payments on or before the due dates in full for the preceding 12 consecutive calendar months.
- 51.4 We reserve the right to vary the annual loan maintenance fee by giving you notice in accordance with our usual practice. This should be read in conjunction with the terms set out in our Customer terms.
- 51.5 If you have only one principal *credit card account*, the annual fee for that principal *credit card account* will not apply for five years if your Credit Card Instalment Loan *account* is valid and in good standing. If you have more than one principal *credit card account*, the annual fee for one of your principal *credit card account* designated by us will not apply for five years if your Credit Card Instalment Loan *account* is valid and in good standing. We will not designate another principal *credit card account* for this if the designated principal *credit card account* is terminated. Only one principal *credit card account* will be designated for this at any time regardless of the number of Credit Card Instalment Loan *accounts* you have with us.

52. Late payment and finance charges for Credit Card Instalment Loan

- 52.1 If we do not receive the minimum payment for your Credit Card Instalment Loan as indicated on your statement by the due date, a late payment charge of S\$60 **(with effect from 1 November 2016, this will be revised to S\$80)** will be charged to your Credit Card Instalment Loan *account* if minimum payment is not received by the due date.
- 52.2 If we do not receive the instalment amount payment for your Credit Card Instalment Loan in full on or before the due date and a balance is carried forward from the relevant statement, finance charges will be calculated on a daily basis at the minimum Effective Interest Rate (“EIR”) of 24.455% per annum **(with effect from 1 November 2016, will be revised to 25.9% per annum)**.
- 52.3 For clarity, the late payment and finance charges in this clause applies to your Credit Card Instalment Loan only and does not apply to other credit balances on your *credit card*. The fees and charges in the Credit Card Tariff Sheet remain applicable to the other credit balances on your *credit card* and do not apply to your Credit Card Instalment Loan.
- 52.4 We reserve the right to vary the late payment and finance charges, and the basis for calculating the late payment and finance charges applicable at any time. We need not give any reason for doing so.

53. Conversion fee

You must pay a conversion fee of S\$50 (minimum) for each change to the *instalment tenor* or any repayment aspect of the Credit Card Instalment Loan after the approval of the loan.

54. Account statement

A consolidated monthly Credit Card Instalment Loan *account* statement will be sent to you every month.

55. Rewards

Unless we agree otherwise, Credit Card Instalment Loan is not eligible for rewards, rebate, mileage program, or any other promotions.

56. Account closure or early settlement

- 56.1 You must notify us in advance if you wish to close your Credit Card Instalment Loan *account* or fully repay your Credit Card Instalment Loan prior to the expiry of the *instalment tenor*. For clarity, partial redemption of the Credit Card Instalment Loan is not allowed. You will not be able to terminate your *credit card account* unless you have at least one *credit card account* remaining or if you fully repay the Credit Card Instalment Loan.
- 56.2 The following terms and charges will apply if you close the Credit Card Instalment Loan *account* or fully repay the Credit Card Instalment Loan prior to the expiry of the *instalment tenor*:
- (a) We will calculate and notify you of the outstanding balance and the payment due date for the entire outstanding balance; and
 - (b) you must pay the entire outstanding balance together with a early redemption fee of S\$250 or 3% of the outstanding principal, whichever is higher.
- 56.3 If you fail to pay the entire outstanding balance on or before the due date stipulated by us in full, finance charges at the prevailing interest rates will be charged from the due date until the date such sums due (including finance charges) are paid in full.
- 56.4 The entire outstanding balance includes the total sum you owe us in respect of Credit Card Instalment Loan according to our records. This includes any fees, charges, goods and services tax, interest, costs, and expenses.

57. Other Terms

- 57.1 This Credit Card Instalment Loan is to be read together with our Customers Terms, our Current/Cheque/ Savings Account and Time Deposit Terms, and our Credit Card Terms (collectively *Other Terms*).
- 57.2 If there is any inconsistency between the *Other Terms* and these Credit Card Instalment Loan Product Terms, these Credit Card Instalment Loan Product Terms prevail over such inconsistency.
- 57.3 Words printed “*like this*” if not explained here, are explained else where in the *Other Terms*.

Part H - 0% Interest Instalment Plan Product Terms

58. Eligibility

- 58.1 In order to participate in this 0% Interest Instalment Plan, you must be either a principal or *supplementary cardholder* holding a Standard Chartered *credit card* (excluding all corporate *credit cards*, Standard Chartered Platinum Access *credit cards*, *cards with credit limit of S\$500*) issued in Singapore which is valid, subsisting, and in good standing and your *credit card account* is not deemed to be delinquent or unsatisfactorily conducted.
- 58.2 You will not be entitled to request for any temporary increase in *credit limit* for the purpose of the 0% Interest Instalment Plan and/or if your available *credit limit* on your *credit card account* is fully utilised.
- 58.3 We reserve the discretion to determine your eligibility to participate in this 0% Interest Instalment Plan from time to time.

59. Instalment Purchase

- 59.1 You may apply for the 0% Interest Instalment Plan for the purchase of any goods/services from any participating *merchant* under the 0% Interest Instalment Plan for any amount determined by us from time to time (*Instalment Purchase Price*) either by submitting our prescribed authorisation form that is duly completed and signed by you or by signing on a charge slip. You may only participate in the 0% Interest Instalment Plan if there is sufficient available *credit limit* on your *credit card account* (excluding any temporary credit line increase).
- 59.2 By signing a charge slip or submitting the prescribed authorisation form to us, you agree:
- (a) that your *application* for and participation in the 0% Interest Instalment Plan will be governed by the terms and conditions of the 0% Interest Instalment Plan Product Terms and any other rules, procedures or instructions which we may, from time to time, issue; and
 - (b) to pay the *Instalment Purchase Price* in Singapore Dollars in equal instalments over the selected tenure as stated in the prescribed authorisation form or on a charge slip.
- 59.3 Upon signing the charge slip or the submission of the prescribed authorisation form that is duly completed and signed:
- (a) you hereby irrevocably authorise us to:
 - (i) pay the *Instalment Purchase Price* to the participating *merchant* in full the amount stated in the prescribed authorisation form or charge slip; and
 - (ii) charge the instalments in the amount set out in the prescribed authorisation form or charge slip to your *credit card account* on a monthly basis until the *Instalment Purchase Price* has been charged in full to your *credit card account*; and
 - (b) you become liable to us for the *Instalment Purchase Price* reflected on the prescribed authorisation form or charge slip
- 59.4 Upon approval of your application for 0% Interest Instalment Plan, your available *credit limit* on your *credit card account*, excluding any temporary credit line increase, will be provisionally reduced by blocking an amount equivalent to the *Instalment Purchase Price*, but will be progressively restored by the amount of each instalment as each instalment is paid and to the extent that actual payment is received by us.
- 59.5 If the *Instalment Purchase Price* cannot be divided into equal monthly instalments, you agree to pay the difference together with the last instalment.
- 59.6 Each instalment will be:

- (a) charged to your *credit card account* on a monthly basis until the *Instalment Purchase Price* has been charged in full to your *credit card account*; and
- (b) treated in the same way as any other *card* transaction charged to the *credit card account*.

The instalment payable will be reflected in your statement and shall be payable in accordance with the Customer Terms and Credit Card Terms. In particular, interest and late payment charge will be levied on any overdue instalment as well as other overdue amounts in the *credit card account* in accordance with the Customer Terms and Credit Card Terms. For the avoidance of doubt, the interest-free period for each Instalment will end once the respective instalment is charged to the *credit card account*.

- 59.7 Upon our approval of your *application* for the 0% Interest Instalment Plan, you may not change the tenure or the amount of instalment set out in the authorisation form or charge slip without our written consent.

60. Acceleration of Payment

- 60.1 Notwithstanding anything contained in the Customer Terms, Credit Card Terms, and these 0% Interest Instalment Plan Product Terms or any other document, we shall, at times, have the right at our sole discretion to:
- (a) charge to your *credit card account* the *Instalment Purchase Price* if no instalment has been charged to your *credit card account*; or
 - (b) charge any instalments not previously charged to your *credit card account* in relation to the *Instalment Purchase Price*; or
 - (c) charge the aggregate sum of the remaining instalments to your *credit card account*; or
 - (d) vary the instalment amount, tenure and all other payment details and terms of your 0% Interest Instalment Plan from time to time and without prior notice.
- 60.2 In particular, and without prejudice to the generality of Clause 60.1 and our rights under the Customer Terms, Credit Card Terms or these 0% Interest Instalment Plan Product Terms, we may exercise our rights under Clause 60.1 if:
- (a) any of your *accounts* held with us (including your *credit card accounts* and *credit card accounts* of main *cardholders*) or your 0% Interest Instalment Plan is suspended, terminated, cancelled or closed for whatsoever reason;
 - (b) any of your *accounts* with us is delinquent or unsatisfactorily conducted for any reason;
 - (c) you default on the payment of any sums due under the Customer Terms, Credit Card Terms or these 0% Interest Instalment Plan Product Terms;
 - (d) you breach any provision of the Customer Terms, Credit Card Terms, these 0% Interest Instalment Plan Product Terms or any other agreements between you and the Bank;
 - (e) you face legal proceedings or any threat thereof;
 - (f) you are deceased or face legal incapacity, at any time during the term of the 0% Interest Instalment Plan; or
 - (g) any provision herein is declared by any judicial or competent authority to be void, voidable or otherwise unenforceable.

61. Disclaimers / Disputes with Merchants

- 61.1 We shall only entertain queries pertaining to the 0% Interest Instalment Plan. All other queries related to the purchased goods and/or services shall be referred directly to the participating *merchant*.
- 61.2 We are not the manufacturer or supplier (or agent thereof) of any goods and/or services featured or purchased by you under the 0% Interest Instalment Plan. We shall not be in anyway liable, for any claims, injury, expense, loss or damage brought or incurred by any party whatsoever, or for any other matter arising from or in connection with the use of any goods or supply of any service purchased under the 0% Interest Instalment Plan. Any complaints or comments in relation to any goods or service purchased or any accompanying terms and conditions of such goods or service are to be directed to the relevant manufacturer or supplier.

- 61.3 Without limiting the generality of the provisions of the Customer Terms and Credit Card Terms, notwithstanding any dispute between you and the participating *merchant* in respect of or in connection with any goods and/or service purchased under the 0% Interest Instalment Plan, you remain liable to us for the entire *Instalment Purchase Price*.
- 61.4 You shall, in the event of any dispute with the participating *merchant* in respect of or in connection with any goods and/or services, deal directly with the participating *merchant* and shall not have any recourse to us in respect thereof.

62. Miscellaneous

- 62.1 You shall notify us in writing in the event that you decide to repay the *Instalment Purchase Price* in full before the end of the selected tenure as stated in the prescribed authorisation form or on a charge slip. For the avoidance of doubt, full repayment of the *Instalment Purchase Price* before the end of the selected tenure as stated in the prescribed authorisation form or on a charge slip would be deemed as a termination of the 0% Interest Instalment Plan.
- 62.2 We reserve the right to withdraw any reward or privilege granted to you in the event of any cancellation or termination of the 0% Interest Instalment Plan.
- 62.3 You hereby authorize us to disclose all relevant information of your *credit card account* to the participating *merchant* for any purpose in connection with your purchase under the 0% Interest Instalment Plan.
- 62.4 You shall indemnify and keep us fully indemnified against any *loss*, damage, liability, cost and expense which we may suffer or incur (including legal costs on an indemnity basis) arising out of or in connection with this 0% Interest Instalment Plan, including but without limitation, our enforcement of the terms and conditions of the 0% Interest Instalment Plan Product Terms.
- 62.5 We reserve the right to decline any application for the 0% Interest Instalment Plan without furnishing any reason whatsoever to you or the participating merchant.

In the event of any changes in the credit card account number, the *Instalment Purchase Price* will automatically be debited to the *cardholder's* new *credit card account*. We reserve the right not to transfer or approve the transfer of any 0% Interest Instalment Plan from one *credit card account* to another *credit card account* maintained with us.

Credit Card Tariff Sheet

This leaflet is intended as a quick consumer guide only. It contains an outline of the principal terms and conditions if you use our credit card. All charges are subject to change.

For clarification, you may call our

MANHATTAN Hub on 1800 3333 969 or

24-hour Client Contact Centre on 1800 747 7000

Repayment grace period

At least 22 days from billing/statement date.

Finance charges for purchases

Please note that this section does not apply to purchases under Automatic Payment Scheme (*Scheme*). Please refer to Finance charges for Platinum Access below for details.

Effective Interest Rate ("EIR"): 24.455% per annum (with effect from 1 November 2016, this will be revised to 25.9% per annum) (minimum). If payment is not made in full by the due date, finance charges will be calculated on a daily basis at the EIR indicated on your monthly statement on the outstanding balance from the statement date.

With effect from 16 January 2017, finance charges will be calculated on a daily basis at 0.071% on your monthly statement on the outstanding balance from the statement date, and on all new transactions from the respective transaction dates.

Note: No finance charge will be levied if payment is received in full by the due date AND there is no balance carried forward from the previous statement.

Interest calculation

Interest is calculated from the date of the transaction to the date of payment.

Finance charges for Platinum Access

Effective interest rate for purchases under the *Scheme*: 9.32% per annum. If payment is not made in full by the due date, and there is a balance carried forward from the previous statement, then the finance charges is at 24.455% per annum (effective interest rate). Finance charges will be calculated on a daily basis at 0.067% on the outstanding balance from the statement date.

With effect from 16 January 2017, finance charges will be calculated on a daily basis at 0.071% on your monthly statement on the outstanding balance from the statement date, and on all new transactions from the respective transaction dates.

Administrative fee of 6% will be charged on all approved *credit card* transactions under the *Scheme*.

Cash advance charges

Cash advance fee per transaction is charged as follow:

6% on the Cash Advance, subject to a minimum fee of S\$15.

PLUS

Finance charges at 0.077% per day on the amount withdrawn from the date of the transaction until the date of full payment.

Effective Interest Rate: As indicated on your monthly statement.

Funds transfer computation: Interest would immediately accrue when we make payment of the *funds transfer* to the other *account of the cardholder*.

Minimum Payment Due

a) The *minimum payment due* applicable to all *credit card* accounts (including *funds transfers*) will be the greater of:

(i) \$50; or

(ii) 1% of *principal* plus interest, fees and charges;

plus any *overlimit amount* and *past due amount*.

b) The *minimum payment due* applicable to all accounts opened for the purpose of instalment repayments will be:

(i) the full monthly instalment amounts of the approved purchases (or approved *funds transfers*); or

(ii) if accounts are over the limit, the full monthly instalment amounts of all approved purchases (or approved *funds transfers*) and any *overlimit amount*;

plus any *past due amount*.

We reserve the right to (i) determine the basis upon which the *minimum payment due* is calculated at our sole discretion; and (ii) vary the basis upon which the *minimum payment due* is calculated from time to time upon notice.

Late payment charges

A late payment charge of S\$60 will be charged if minimum payment due is not received by the due date.

The EIR applicable on your credit card and funds transfer account(s) will be adjusted to 28% per annum if the minimum payment due is not received in full by the next Statement Date on any of your credit card and funds transfer account(s). If you have only missed one payment, it will be reinstated to the prevailing EIR once minimum payment due is made in full.

If however your account has been twice or more past due* on a consecutive basis, the EIR will revert to 24.455% once minimum payment due is made in full.

With effect from 1 November 2016, a late payment charge of S\$80 will be charged if minimum payment due is not received by the due date.

The EIR applicable on your credit card and funds transfer account(s) will still be adjusted to 28% per annum (rate unchanged from previous) if the minimum payment due is not received in full by the due date on any of your credit card and funds transfer account(s). If you have only missed one payment, it will be reinstated to the prevailing EIR once minimum payment due is made in full.

If however your account has been twice or more past due* on a consecutive basis, the EIR will only revert to the revised finance charges of 25.9% once the sum of the minimum payment for the relevant consecutive months where your account was past due is made in full.

*An account is considered past due if the minimum payment due is not received in full on or before the due date set out in the statement we issue for your account. The adjustment/ reinstatement of interest rate will be effective on the first working day after your next Statement Date.

Overlimit fee

If the current balance on your *card account* exceeds your *credit limit*, an overlimit fee of S\$40 will be charged to your *card account*.

Annual membership fee (including GST)

Gold Card

Principal Card	S\$187.25
Each Supplementary Card	S\$94.16

Classic Card

Principal Card	S\$85.60
Each Supplementary Card	S\$32.10

NUS Alumni Gold /Prudential Gold Card

Principal Card	S\$160.50
Each Supplementary Card	S\$94.16

NUS \$500 Credit Card/

MANHATTAN Card	S\$32.10
-----------------------	----------

Priority Banking Visa Infinite

Principal Card	S\$321
Each Supplementary Card	S\$160.50

Preferred World

Principal Card	S\$214
Supplementary Card	FREE

Platinum

Principal Card	S\$192.60
Each Supplementary Card	FREE
Business Platinum	S\$160.50

Visa Infinite

Principal Card	S\$588.50
Supplementary Card	FREE

**Prudential Platinum/ NUS Alumni Platinum/
PruPrestige Visa Signature/MANHATTAN
Platinum/ MANHATTAN World MasterCard/
SingPost Platinum/ Unlimited Cashback**

Principal Card S\$192.60

Each Supplementary Card FREE

Lost/stolen card liability

If the *credit card* is lost or stolen or if the PIN is disclosed, the *cardholder's* maximum liability is capped at SGD\$100 if the *cardholder* immediately notifies us in writing; assist in the recovery; furnish us a statutory declaration or a police report together with any other information we may require and we are satisfied that the loss, theft or disclosure of the *credit card* or the PIN is not due to the *cardholder's* negligence or default.

This limitation of liability does not apply to cash advances.

Retrieval fee

Requests for copies of sales drafts and statements are subject to the following charges:

	<u>Charge per copy</u>
Sales Draft	S\$5
Statement –	
Current to 3 months old	Free
3 months to under 1 year old	S\$10
1 year to 5 year old	S\$20
Beyond 5 years old	S\$50

Service fee

Returned cheque (insufficient funds)	S\$50
Rejected Direct Debit Authorisation (insufficient funds)	S\$50
Post-dated Cheque Payment	S\$25
Credit Refund via Cashier's order	S\$10
Branch Counter Payment	S\$5
Replacement fee	
Picture replacement for Picture Credit card	S\$20 per picture
Account Maintenance Fee (if there remains a credit balance in your <i>credit card</i> account after one year from the date of cancellation of your <i>credit card</i>)	S\$10 per year

Foreign Currency Transactions

- a) All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the *converted Singapore Dollars amount*). The exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission, and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. (Visa) or MasterCard International (MasterCard).
- b) In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa / MasterCard cards will be subject to: (i) a prevailing charge of 1% of the *converted Singapore Dollar amount* representing the charge imposed by Visa / MasterCard on the transaction; and (ii) a prevailing fee of 2.5% of the *converted Singapore Dollars amount*

Dynamic Currency Conversion

- a) If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion,

which is a service offered at selected overseas ATMs, websites or by certain merchants (DCC), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us.

- b) In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 0.8% of the transaction amount representing the charge imposed by Visa on the transaction, or a prevailing charge of 1% of the transaction amount representing the charge imposed by MasterCard on the transaction.

Singapore Dollar Transactions Processed Overseas

If you enter into Singapore Dollar transactions with: (i) a local *merchant* that routes its payment processing

through an overseas intermediary; or (ii) a *merchant* that is registered by its acquiring bank (the *Acquirer*) as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 0.8% of the relevant transaction amount representing the charge imposed by Visa on the transaction, or a prevailing charge of 1% of the transaction amount representing the charge imposed by MasterCard on the transaction.

In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the *Acquirer* and not by us.

Information to ask for

- Request your bank to give you the highlights of terms and conditions governing the credit card that you are applying for to provide you the following information:
 - Repayment grace period
 - Interest rate charges for outstanding balances
 - Minimum monthly payments
 - Late payment charges
 - Annual membership fees
 - Cash advance charges
 - Lost/Stolen card liability
- At the same time, ask yourself the following 15 questions when applying for a *credit card*:
 1. Why am I applying for this *card*?
 2. Can I pay for the purchases in full each month? Or do I intend to pay the minimum sum required and rollover my payment?
 3. If I do rollover my payments, do I have the capacity to pay the accompanying charges?
 4. Do I understand the terms and conditions for the use of the *card*? For example, do I know what the various fees, interest, finance charges and penalties that accompany the use of the *credit card*?
 5. What action can the bank take if I fail to settle my overdue payments?

Membership fees

6. When will the promotional free membership period, if any, expire? What is the fee I will have to pay after the expiry period?

Payment

7. What is the minimum amount I have to pay each month?
8. How much interest do I have to pay on the outstanding amount?
9. If I do not make the minimum payment for one month, what are all the interest and other charges that I will have to pay?
10. What are the charges I will incur if my payment, either by cheque or GIRO, is returned for whatever reasons?

Cash advances

11. If I take a cash advance from my credit card line, what are the charges that I will have to pay?

Loss of credit card

12. If I lose my credit card, what must I do?
13. If I lose my card what are my liabilities for unauthorised purchases?

Credit limit

14. What is my credit limit?

Changes in terms and conditions

15. If there are any changes in the terms and conditions for the use of the *card*, will I be informed of these changes? If so, when will I be informed of these changes?

For a full set of the Code of Consumer Banking Practice Code, please refer to <http://www.abs.org.sg/documents/CodeBook.pdf> for more information.

This page has been intentionally left blank.

This page has been intentionally left blank.

