

Standard Chartered Dining Journeys 2016 Promotion Terms and Conditions

1. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to the following promotions:
 - a. Standard Chartered Dining Journeys Restaurant Privileges (“Restaurant Privileges”)
 - b. Standard Chartered Dining Journeys Cashback Promotion (“Cashback Promotion”); and
 - c. Standard Chartered Dining Journeys GrabCar Promotion (“GrabCar Promotion”).
2. The individual terms and conditions for each of the specific promotions are set out below in their respective sections.
3. This Dining Journeys 2016 (including the Restaurant Privileges, Cashback Promotion and GrabCar Promotion) (“Promotion”) is available from **20 June 2016 to 31 December 2016** (both dates inclusive) (“Promotion Period”). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit and MANHATTAN cards (“Cards”) issued by Standard Chartered Bank (Singapore) Limited in Singapore (“Bank”) (collectively, “Eligible Cardholders”). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
4. The following Cards are not eligible for the Promotion:
 - a. AIA co-brand Cards,
 - b. Corporate Liability Cards; and
 - c. Debit Cards.
5. The Promotion is not valid on Public Holidays.
6. Cardholders whose Card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period are not eligible for the Promotion.
7. The speed and reliability of service of the Eligible Cardholder’s internet and/or mobile connection is dependant solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS informing them of their eligibility for the Promotion, including but not limited to the SMS for any promotional code under the GrabCar Promotion.
8. Transactions charged to and posted to the eligible card of all supplementary Cardholders will be counted as transactions and spends made by the principal Cardholder for the purposes of this Promotion.
9. We may at any time vary, modify, add or delete any of the terms and conditions governing the Promotion, including terminating or withdrawing the Promotion and/or substituting the cashback or discount with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.

10. Privileges mentioned cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
11. In the event the Bank has determined that an Eligible Cardholder has irregularly or wrongly redeemed any vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the vouchers/cashback/rebates/privileges (including but not limited to where the charges used for this Promotion were reversed or refunded), the Bank reserves the right to claw back the vouchers/cashback/rebates/privileges or to deduct the value of the vouchers/cashback/rebates/privileges (or such other amount as it deems fit) from the Eligible Cardholder's account(s) with the Bank.
12. The Bank accepts no liability for the goods and services provided by any merchant, restaurant or service provider. In case of any disputes, the decision of the Bank and the respective merchants/restaurants shall be final.
13. By participating in the Promotion, Eligible Cardholders also consent to us disclosing their information to persons who are involved in operating or promoting the Promotion and further consent to such persons contacting the Eligible Cardholders for the purposes of marketing the Promotion.
14. Our decision in all matters arising out or in connection with the Promotion and/or Eligible Cardholders is final and conclusive and no correspondence will be entertained.
15. The Dining Journeys 2016 Terms and Conditions are to be read in conjunction with The Good Life[®] General Terms and Conditions and alongside our Customer Terms and Credit Card Terms (collectively, "Other Terms"). If there are any inconsistencies between these terms and the Other Terms, these terms prevail only to the extent of such inconsistencies.
16. Please also read each participating restaurants' offers and terms, the Restaurant Privileges terms, the Cashback Promotion terms and the GrabCar Promotion terms.
17. All information is accurate at the time of publication.

Standard Chartered Dining Journeys Restaurant Privileges (“Restaurant Privileges”) Terms and Conditions

1. To be eligible for these privileges, Eligible Cardholders must dine at any of the participating restaurants listed below in Clause 5, from **Mondays to Fridays** only.
2. For dining privileges, they are valid for dine-in only, unless otherwise stated. Unless otherwise stated below, Eligible Cardholders will enjoy a maximum of 15% discount at each of the Participating Restaurants listed in Clause 5 below. Where the discount is stated to be off the *à la carte* bill, the discount will only apply to *à la carte* items (no set meals) and on nett food prices, excluding service charges and applicable taxes. Where the discount is stated to be off the total bill, the discount is off all nett food prices, excluding service charges and applicable taxes.
3. Privileges are not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers, unless otherwise stated.
4. Privileges are subject to the individual restaurant/merchant’s terms and conditions. Please check with the relevant merchant or outlet concerned.
5. List of participating restaurants and their respective discounts/privileges are as follows (“Participating Restaurants”):

Restaurant Name by Location	Offer
Bugis/ Jalan Besar/City Hall	
&sons	12% off à la carte bill
9GouBuLi	12% off à la carte bill
Bel Mondo (Millenia Walk)	12% off à la carte bill
Blisshouse	12% off à la carte bill
Bottles & Bones	12% off à la carte bill
Brewerkz Riverside Point	12% off à la carte bill
Cocobolo Poolside Bar + Grill	12% off à la carte bill
Cocotte	12% off à la carte bill
Greg’s Seafood Shack	12% off à la carte bill
Harry’s Boat Quay	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry’s Chijmes	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry’s Clarke Quay	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry’s Esplanade	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry’s Pier Robertson	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry’s Riverside Point	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)

Harry's The Sail	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Indulge at Park	12% off à la carte bill
Kinara Boat Quay	12% off à la carte bill
Laffio	12% off à la carte bill
Longplay	12% off à la carte bill
Morsels	12% off à la carte bill
PAUL at MBLM	12% off à la carte bill
PAUL at Ocean Financial Centre	12% off à la carte bill
Peony Jade Clarke Quay	15% off à la carte food bill
Pollen	12% off à la carte bill
Richmond Station	12% off à la carte bill
Saffron Bistro	12% off à la carte bill
Salted and Hung	12% off à la carte bill
Saveur Purvis Street	12% off à la carte bill
Sen of Japan	12% off à la carte bill
Shabestan	12% off à la carte bill
Shiraz Mazzeh Clarke Quay	12% off à la carte bill
Shiraz Restaurant and Bar	12% off à la carte bill
Bukit Pasoh/Keong Saik/ Craig Road/Duxton	
8 Treasures Restaurant	12% off à la carte bill
B28	15% off total bill
BOCA	12% off à la carte bill
Buttergrill	12% off à la carte bill
Hareloom Cafe and Bar	12% off à la carte bill
Meta Restaurant	12% off à la carte bill
Mr & Mrs Maxwells	15% off total bill
OSO Grillery	12% off à la carte bill
OSO Ristorante	12% off à la carte bill
Restaurant Ember	12% off à la carte bill
The Rabbit Stash	12% off à la carte bill
The Study	12% off à la carte bill
The Disgruntled Chef (The Club)	15% off total bill
Tiger's Milk	15% off total bill
Dempsey/ Orchard / Tanglin	
Brewerkz Orchard Parade Hotel	12% off à la carte bill
COYOTE by Spruce	12% off à la carte bill
Harry's Anguilla	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Claymore	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Cuppage	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Dempsey Hill	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)

Harry's MBLM	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
House of Robert Timms (Wheelock)	12% off à la carte bill
Indocafe	12% off à la carte bill
Kinara Holland V	12% off à la carte bill
Kuvo	12% off à la carte bill
Mitzo	12% off à la carte bill
PAUL at Paragon	12% off à la carte bill
PAUL at Takashimaya	12% off à la carte bill
PAUL at Tanglin Mall	12% off à la carte bill
Saveur Art	12% off à la carte bill
Saveur Far East Plaza	12% off à la carte bill
Saveur The Cathay	12% off à la carte bill
Shima	12% off à la carte bill
Shiraz Mazzeh Forum	12% off à la carte bill
Shiraz Mazzeh Ngee Ann City	12% off à la carte bill
Song of India	12% off à la carte bill
The Disgruntled Chef (Dempsey)	15% off total bill
The Peranakan	12% off à la carte bill
UNA	12% off à la carte bill
Wicked kitchen	12% off à la carte bill
Wildfire Burgers	12% off à la carte bill
Others	
&Made	12% off à la carte bill
Aqua Luna	12% off à la carte bill
Beerfest	12% off à la carte bill
Bikini Bar	12% off à la carte bill
Blue Lotus	12% off à la carte bill
Brewerkz Indoor Stadium	12% off à la carte bill
Brewerkz Sentosa	12% off à la carte bill
Coastes	12% off à la carte bill
eM Dining	12% off à la carte bill
Flame	12% off à la carte bill
Harry's Harbourfront	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Holland V	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Mapletree Business Park	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Novena	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Harry's Tampines Grande	15% off total bill (For Visa Infinite Cardholders) 10% off total bill (For all other Cardholders)
Hatched	12% off à la carte bill

Indian Curry House North Indian Tandoori Cuisine (Bukit Timah)	12% off à la carte bill
Indian Curry House North Indian Tandoori Cuisine (Serangoon Garden)	12% off à la carte bill
Imperial Feast Restaurant	12% off à la carte bill
Kinara Changi Business Park	12% off à la carte bill
Kinara The East	12% off à la carte bill
L'Entrecote (Quayside Isle)	12% off à la carte bill
PAUL at Changi Airport	12% off à la carte bill
PAUL at Westgate	12% off à la carte bill
Peony Jade Keppel Club	15% off à la carte food bill
Sabio by the Sea	12% off à la carte bill
Sand Bar	12% off à la carte bill
The Carvery	12% off à la carte bill
The Pipe District	12% off à la carte bill
The Pit Restaurant and Bar	12% off à la carte bill

Standard Chartered Dining Journeys Cashback Promotion Terms and Conditions

1. Under this promotion, an Eligible Cardholder can earn 6% cashback on his/her **weekday (Mondays to Fridays)** dining spends at the Participating Restaurants specified above in clause 5 of the Restaurant Privileges terms (such spends known as “Eligible Transactions”), subject to these terms and conditions.

Qualifying Mechanics & Minimum Spend

2. To qualify for the 6% cashback on Eligible Transactions, an Eligible Cardholder must charge to his/her Card an accumulated amount of **\$300** or more in a **calendar month** in Eligible Transactions (“Minimum Spend”). For more information on what the qualifying ‘calendar months’ are, please see clause 7 below. In particular, please note that the period from 20 June to 31 July 2016 is considered as one ‘calendar month’.
3. If an Eligible Cardholder satisfies the conditions in Clauses 1 and 2 above, then he/she will be entitled to the 6% cashback on his/her Eligible Transactions for each calendar month in which he/she satisfies the Minimum Spend requirement.

Cashback Cap (Monthly and Quarterly)

4. Each Eligible Cardholder is only entitled to a maximum cashback of **\$50 per calendar month** and this is further subject to an **overall quarterly cap of \$100 per 3 months period** (i.e. a ‘calendar quarter’ as explained in clauses 6 and 7 below). For the avoidance of doubt, once an Eligible Cardholder has qualified for a maximum cashback of \$100 in a calendar quarter, the Eligible Cardholder will no longer be eligible for any further cashback for his/her dining spends at the Participating Restaurants during that calendar quarter.
5. The Eligible Cardholder may combine any number of Eligible Transactions charged to the same Card in order to qualify for the cashback, provided that all the relevant Card transactions are completed within the same calendar month and all the eligibility criteria under these terms are satisfied. Each Eligible Transaction may only be used once to qualify for this Promotion or any future promotions by the Bank. In the event an Eligible Cardholder uses more than one Card during the Promotion Period for the purposes of this promotion, the Eligible Transactions across all the Cards will be combined to determine if the Cardholder has met the Minimum Spend.
6. The cashback will be credited into Cardholders’ Card account one month after the end of each calendar quarter. Where an Eligible Cardholder has used more than one Card, the cashback will be credited into the Card account which had the highest spend for that calendar quarter. For the avoidance of doubt, ‘calendar quarters’ in the context of this promotion are from i) 20 June to 30 September 2016 and ii) 1 October to 31 December 2016. The cashback will be credited within a month from the end of each quarter, i.e. on or before 1 November 2016 and on or before 1 February 2017 and will appear as “52Cashback Dining” on the Cardholder’s statement, unless the Cardholder is notified otherwise.

7. Each Eligible Cardholder is only entitled to a maximum cashback of \$50 per calendar month and in any case, the overall cap in a specified calendar quarter is \$100. Qualifying months and cashback crediting dates as follows:

	1 st Quarter	Cashback Crediting
Month 1	20 June to 31 July 2016	Cashback earned in this calendar quarter will be credited by 1 November 2016
Month 2	1 to 31 August 2016	
Month 3	1 to 30 September 2016	
	2 nd Quarter	Cashback Crediting
Month 1	1 to 31 October 2016	Cashback earned in this calendar quarter will be credited by 1 February 2017
Month 2	1 to 30 November 2016	
Month 3	1 to 31 December 2016	

8. Illustrations of eligibility for cashback:

Scenario	Eligible month(s) spend and amount(s)	Calculations	Cash eligibility
1	<p>Month 1</p> <p>\$400 on 14 July 2016</p> <p>\$200 on 19 July 2016</p> <p>Month 2</p> <p>No transactions</p> <p>Month 3</p> <p>No transactions</p>	<p>\$400 x 6% = \$24</p> <p>\$200 x 6% = \$12</p> <p>Nil</p> <p>Nil</p>	Total cashback credited for the calendar quarter is \$36.
2	<p>Month 1</p> <p>\$200 on 10 July 2016</p> <p>Month 2</p> <p>\$800 on 18 August 2016</p>	<p>Nil</p> <p>\$800 x 6% = \$48</p>	Total cashback credited for the calendar quarter is \$48. Amount spent in Month 1 is not eligible because the Minimum Spend was not met.

	Month 3 No transactions	Nil	
3	Month 1 \$200 on 21 June 2016 \$400 on 20 July 2016 Month 2 \$700 on 12 August 2016 Month 3 \$600 on 22 September 2016	Nil $(\$200 + \$400) \times 6\% = \$36$ $\$700 \times 6\% = \42 $\$600 \times 6\% = \36	Total cashback credited for the calendar quarter is capped at <u>\$100.</u> Although total cashback accumulated is \$114, the limit per calendar quarter is capped at \$100.
4	Month 1 No transactions Month 2 \$900 on 12 August 2016 Month 3 \$900 on 19 September 2016	Nil $\$900 \times 6\% = \54 $\$900 \times 6\% = \54	Total cashback credited for the calendar quarter is <u>\$100.</u> Cashback for months 2 and 3 are capped at \$50.
5	Month 1 \$900 on 10 October 2016 Month 2 \$300 on 2 November 2016 Month 3 No transactions	$\$900 \times 6\% = \54 $\$300 \times 6\% = \18 Nil	Total cashback credited for the calendar quarter is <u>\$68.</u> Cashback is capped at \$50 for month 1

9. At the time of the cashback crediting date, the Card account must be valid (i.e. must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion. Failing this, the cashback will be forfeited.
10. For the avoidance of doubt, each Eligible Cardholder is only entitled to enjoy the promotion and receive the cashback once per crediting. The cashback awarded under this promotion is in addition to other cashback that the Eligible Cardholder would ordinarily receive on their respective Cards which are not related to the Promotion.

Standard Chartered Dining Journeys GrabCar Promotion (GrabCar Promotion) Terms and Conditions

1. GrabCar Mobile App is the downloadable mobile application of GrabCar Technologies Inc. (“GrabCar”).
2. To qualify for the \$10 GrabCar discount, Eligible Cardholders must charge an amount of \$120 or more in a **single transaction** to their **Card** for dining spends at any of the Participating Restaurants listed in Clause 5 of the Dining Privileges terms between **Mondays to Fridays** during the Promotion Period (each, a “**Qualifying Transaction**”).
3. Eligible Cardholders will receive an SMS with a unique promotion code to enjoy a \$10 GrabCar discount. Please note that this discount is not applicable for GrabTaxi and GrabHitch.
4. The promotion code can only be used once. Eligible Cardholders should use the promotion code within 24 hours of receiving the SMS. In the event the promotion code is not utilised within its validity period, the Bank will not provide any refund or credit to the Eligible Cardholder.
5. The \$120 minimum spend is based on total food and drink bill only. This promotion is not valid for purchases on merchandise and gifts.
6. Eligible Cardholders who have recently updated their card or contact details/particulars may not receive the GrabCar promotion code SMS as our system is in the midst of updating their details. This may take up to 10 working days. In the event of such a scenario, please contact us at 1800-747 7000.
7. The GrabCar promotion code discounts are not transferable or exchangeable for cash or any other items. In the event the Eligible Cardholder does not receive a SMS with the GrabCar promotion code, the Bank may choose to credit \$10 (being the equivalent of the GrabCar discount) to the Eligible Cardholder’ Card Account within 30 working days from the date of his/her GrabCar ride. In order to qualify for this \$10 credit, the Eligible Cardholder must take the GrabCar ride within 24 hours of the relevant Qualifying Transaction. The Bank will determine whether the Eligible Cardholder has taken the GrabCar ride based on merchant transaction code. The \$10 GrabCar discount amount will be reflected in the Cardholder’s next Statement of Account.
8. We reserve the right to determine at our sole and absolute discretion whether Eligible Cardholders have met all requirements of this GrabCar Promotion, and whether amounts charged to a Card are eligible to qualify for the GrabCar Promotion. Our decision in all matters arising out of or in connection with the GrabCar Promotion is final and conclusive and no correspondence in this regard will be entertained.