Great Singapore Sale (GSS) Spend and Redeem 2016 Promotion Terms and Conditions

Eligibility

1. The Great Singapore Sale (GSS) Spend and Redeem 2016 Promotion ("**Promotion**") is available from 16 May 2016 to 15 July 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.

2. The following Cards are not eligible for the Promotion:

   a. AIA co-brand Cards;
   b. Corporate Liability Cards; and
   c. Debit Cards;

3. Eligible Cardholders whose Cards' accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 15 September 2016 are not eligible for the Promotion.

Participation

4. To participate in the Promotion, Eligible Cardholders must successfully register their Card ("**Registered Card**") by:

   (a) Sending an SMS in the format set out in Clause 6 below ("**SMS Registration**"); or
   (b) Registering online at our website ("**Online Registration**") at sc.com/sg/gss ("**Website**") during the Promotion Period.

5. The Promotion is limited to the first 100,000 registrations received by us *via* SMS Registration and/or Online Registration during the Promotion Period. The Bank will not accept any:-

   (a) Attempts to register before and/or after the Promotion Period;
   (b) Registrations after the first 100,000 registrations; and
   (c) Registrations that are not in the prescribed format (as set out at Clauses 6 and 7 below).

   All such registrations will be considered by the Bank to be invalid and/or void.

6. For SMS Registrations, all SMSes must be composed in the following format:

   "GSS<space>16-digit Standard Chartered Credit Card number" (Example: GSS 4509123456789000).

   The composed SMS must be sent to 77222. All SMS Registrations which are not in this prescribed format will not be accepted and will be considered by the Bank to invalid and/or void.

7. For Online Registrations, Eligible Cardholders must register and submit their 16-digit Standard Chartered Credit Card number via the Website.

8. An acknowledgement of successful registration will be sent to the mobile number which the Eligible Cardholder had used for his/her registration (in the case of SMS Registration) or reflected on the registration webpage (in the case of Online Registration).

9. Eligible Cardholders may register their Cards anytime within the Promotion Period. Eligible Cardholders may register multiple Cards for the Promotion subject to these terms and conditions. Eligible Cardholders need to register once for each Card by either SMS Registration or Online Registration.

10. It is the Eligible Cardholder's responsibility to ensure that the correct Card number, to which transactions are intended to be charged under the Promotion, is submitted in the SMS Registration or Online Registration. If an Eligible Cardholder, having successfully registered a particular Card number by SMS Registration or Online Registration, charges an amount to a different Card which has not been registered for the Promotion, such amount will not be considered as a Qualifying Transaction (as defined at Clause 13 below).

11. The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent 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 Registration and Online Registration, or any failure to register resulting from the same. Eligible Cardholders shall be solely responsible for all fees and charges imposed by their service providers in the SMS Registration and/or the Online Registration (as the case may be).

12. By registering for the Promotion and participating in the Promotion, the Eligible Cardholder consents to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will also prevail even if the Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

Promotion mechanics 1 – Spend and Redeem

13. To qualify for the Spend and Redeem Promotion, the Eligible Cardholder must during the Promotion Period, charge retail transactions based on transaction date (which **excludes** those transactions set out at Clause 19 below) to a Registered Card ("**Qualifying Transactions**"). The respective amounts that must be charged to each Registered Card ("**Spend Amount**") in order to receive a corresponding gift ("**Gift**") are set out in the table below. Different Gifts will be distributed based on the Spend Amount ("**Spend Tiers**"). On reaching each Spend Tier, the Eligible Cardholder will be entitled to redeem the Gift indicated in the third column of the table below.

Spend Amount	**Gift**
Spend Tier 1: $5,000 to $9,999	Gift 1 ("Gift 1"): 1 set, consisting of 5 pairs, of All Day Movie Vouchers from Cathay Cineplexes

	Limited to 3,400 sets
Spend Tier 2: $10,000 to $20,999	Gift 2 ("Gift 2"): 1-night Courtyard Room stay at The Fullerton Hotel Singapore **Limited to 1,000 sets**
Spend Tier 3: $21,000 and above	Gift 3 ("Gift 3"): 1 Pair of all inclusive "economy class" SilkAir tickets to Phuket OR Siem Reap OR Langkawi **Limited to 600 sets**

14. Each Eligible Cardholder is eligible for one (1) Gift only (i.e. 1 out of Gifts 1, 2 and 3). In the event that multiple Cards have been registered by him/her, the Gift will be determined based on the Registered Card with the highest Spend Amount. Please note that the Bank will not combine or consolidate the respective Spend Amounts on different Cards for this Promotion. For the avoidance of doubt, and by way of illustration, once the Spend Amount on the Registered Card reaches Spend Tier 2, the Eligible Cardholder will no longer be able to claim a Gift under Spend Tier 1 (same principle applies for Spend Tiers 3 and 2).

Illustration of eligibility:

Scenarios	**Eligibility**
Eligible Cardholder registered 2 Cards (Card A and Card B) - Card A: Spent $22,000 in Qualifying Transactions Card B: Spent $12,000 in Qualifying Transactions	Card A is taken and grouped into Spend Tier 3 as this Card has the higher Spend Amount. Eligible Cardholder is eligible for one "Gift 3" provided he/she is one of the first 600 to qualify.
Eligible Cardholder registered 2 Cards (Card A and Card B) - Card A: Spent $10,000 in Qualifying Transactions Card B: Spent $7,000 in Qualifying Transactions	Card A is taken and grouped into Spend Tier 2 as this Card has the higher Spent Amount. Cardholder must be within the first 700 cardholders to meet the minimum spends of $10,000 to be eligible for Gift 2.
Eligible Cardholder registered 1 Card (Card A) - Card A: Spent a total of $11,000 in Qualifying Transactions: $6,000 on the 1st day of Promotion Period and $5,000 on the last day of Promotion Period.	Cardholder must be within the first 1,000 cardholders to meet the minimum spends of $10,000 to be eligible for Gift 2. He will not be eligible nor considered for Gift 1.

General

15. Eligible Cardholders who have qualified to receive any of the Gifts will be notified either by mail ("**Notification Letter**") or SMS by no later than 15 September 2016.

16. The Gifts are strictly non-transferable and non-exchangeable (for cash or credit or otherwise).

17. The Gifts are provided by third party merchant(s) who are not participants or sponsors of the Promotion. The Bank is not an agent of such merchant(s). The Bank makes no representation or warranty as to the Gift or the quality of any goods and services provided by the merchant(s). Any dispute about the quality and condition of the Gifts is to be resolved directly with the merchant(s). The Bank is not obliged to assist or act on the Eligible Cardholder's behalf in communicating with the merchant(s). The Bank will not be liable for any injury, loss or damage whatsoever arising in connection with the Gifts.

18. In the event that the Eligible Cardholder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Gifts given under this Promotion. At the time of redemption of the Gift, the Registered 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 Gift will be forfeited.

19. The following transactions charged to a Registered Card will not be considered as Qualifying Transactions:
    (a) Insurance premiums, including premiums for investment-linked policies, charged to the Registered Card;
    (b) Bill payments (Examples of bill payment merchants include but are not limited to Telecommunications and utilities providers such as Starhub, Singtel and M1, Singapore Power);
    (c) Any payment via AXS network;
    (d) Any payment via SAM network;
    (e) Payments to government agencies which include but not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower;
    (f) Income tax payments;
    (g) EZ-Link cards transactions;
    (h) Transit Link transactions;
    (i) Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto)
    (j) Balance transfers to the Registered Card, cash advances from the Registered Card, purchases via NETS and ongoing instalment payments;
    (k) Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to the Registered Card;
    (l) Any amount charged to the Registered Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
    (m) Balance owing on the Registered Card account from other months.

20. For new retail transactions charged to the Registered Card during the Promotion Period which are successfully converted into monthly instalments, either:

(a) At the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or
(b) At a later date by us, the total amount charged (and not the converted monthly instalment amount),

will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.

21. Qualifying Transactions charged to supplementary cards to a Registered Card's account will be counted towards the calculation of the Spend Amount.

22. For non-Singapore dollar transactions charged to the Registered Card, the transaction amount posted in the Eligible Cardholder's Registered Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining the Registered Card's Spend Amount.

23. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

24. The Bank reserves the right to vary, modify, add or delete any of these terms and conditions, including terminating, shortening, extending or withdrawing the Promotion, without prior notice or reason. The Bank reserves the right to replace any Gift with another item (which may or may not be of similar or equivalent value) at any time and without prior notice or reason.

25. In the event the Bank has determined that an Eligible Cardholder has irregularly or wrongly redeemed the Gift 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 Gift (including but not limited to where the charges used to meet the Spend Tiers were reversed or refunded), the Bank reserves the right to claw back the Gift or to deduct the value of the Gift from the Eligible Cardholder's account(s) with the Bank.

26. The Bank's determination of all matters relating to this Promotion, including but not limited to:-

    (a) Eligibility to participate in the Promotion;

    (b) Determining if a Card is to be or has been registered;

    (c) Calculation of the Spend Amount;

    is conclusive and final, and no correspondence will be entertained.

27. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.

28. Please read these terms and conditions together with our Customer Terms and Credit Card Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and conditions and the Other Terms, these terms and conditions shall, to the extent of such inconsistency, prevail.

29. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.

30. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.

31. All information is accurate at the time of publication.