

## Christmas 2016 Shake The Tree Promotion Terms and Conditions

### Eligibility

1. This Christmas 2016 Shake The Tree Promotion ("**Promotion**") is held in conjunction with the Christmas 2016 Promotion.
2. This Promotion is available from 1 December 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.
3. The following Cards are not eligible for the Promotion:
  - a. AIA co-brand Cards,
  - b. Corporate Liability Cards; and
  - c. Debit Cards.
4. Eligible Cardholders whose Card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 28 February 2017 are not eligible for the Promotion.

### Participation

5. To participate in the Promotion, Eligible Cardholders must:
  - a. successfully register their Card by sending an SMS in the format set out in Clause 8 below ("**SMS Registration**"), or by registering online at our website ("**Online Registration**") at [sc.com/sg/cards/xmas](http://sc.com/sg/cards/xmas) ("**Website**") ("**Registered Card**") during the Promotion Period;
  - b. the Registered Card must be eligible for the Promotion (see Clause 3 for excluded Cards); and
  - c. charge an amount of \$150 or more based on transaction date in a **single transaction** to the Registered Card for eligible purchases and where the corresponding transaction is successfully posted to the Registered Card account during the Promotion Period (each, a "**Qualifying Transaction**").
6. The Promotion is limited to the first 100,000 registrations received by us via SMS Registration or Online Registration during the Promotion Period (which includes the registrations already received pursuant to the Christmas 2016 Promotion and any other promotions held in conjunction with the Christmas 2016 Promotion). Attempts to register before or after the relevant registration period, registrations after the first 100,000

registrations, and registrations not in the prescribed format, will not be accepted and will be invalid and void.

7. Eligible Cardholders need only register once by either SMS Registration or Online Registration within the Promotion Period in respect of a Card. Eligible Cardholders who have already successfully registered for the Christmas 2016 Promotion will be automatically registered for this Promotion (and need not register again for this Christmas 2016 Shake the Tree Promotion). Conversely, Eligible Cardholders who successfully register for this Promotion will be automatically registered for the Christmas 2016 Promotion. Please visit our Website for details on the Christmas 2016 Promotion and its applicable terms and conditions.
8. For SMS Registrations, all SMSes must be composed in the following format:  

"XMAS<space>16-digit Standard Chartered Credit Card number" (Example:  
XMAS 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.
9. For Online Registrations, Eligible Cardholders must register and submit their 16-digit Standard Chartered Credit Card number via the Website.
10. 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).
11. Eligible Cardholders need only register once by either SMS Registration or Online Registration within the Promotion Period in respect of a Card.
12. Subject to Clause 18 below, Eligible Cardholders can register anytime within the Promotion Period.
13. 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.
14. 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 for the purposes of this Promotion.
15. 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).

16. 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

17. The first **50,010** Qualifying Transactions during the Promotion Period will be randomly assigned a unique URL sent via a SMS by an automated computerised system. A SMS containing this unique URL will be concurrently sent to the Eligible Cardholder’s registered mobile number with the Bank for Qualifying Transactions which occurs during the day (subject to the daily cap below). This Promotion is limited to the first 50,010 Qualifying Transactions and SMSes will only be sent to the Eligible Cardholders of the first 50,010 Qualifying Transactions. Out of these 50,010 Qualifying Transaction SMSes, there will be a total of only **35,030** winning Qualifying Transactions (each a “**Winning Transaction**”) for the Promotion Period.
18. There is a processing period for SMS Registrations and Online Registrations received by us. Your registration will take **2 days from the time of registration** to take effect successfully. For the purposes of the Promotion, amounts charged to the Registered Card before processing is completed will not be considered as Qualifying Transactions. The table below illustrates the corresponding dates Eligible Cardholders will qualify for depending on the respective days/times that their registrations are received by us:

Day/Timing of Registrations received by us	Qualifying Transactions to be made from this period/day:
For Registrations we receive before the start of the Christmas 2016 Promotion Period i.e. before 1 November 2016)	Not eligible for Promotion.
For Registrations we receive before the start of the Promotion Period i.e. 1 November to 30 November 2016	For example, if an Eligible Cardholder registers his Card on 7 November 2016 (Monday), his registration will only take effect on 9 November 2016 (Wednesday).
For Registrations we receive between 1 December 2016 12:00am and 29 December 2016 11:59pm, there will be a 2-day lag period.	For example, if an Eligible Cardholder registers his Card on 12 December 2016 (Monday), his registration will only take effect on 14 December 2016 (Wednesday).

30 December 2016 onwards	Not eligible for Promotion.

19. Each Eligible Cardholder is only eligible for a **maximum of 1 unique URL sent via 1 SMS on a daily basis** notwithstanding that multiple Cards may have been registered by such Eligible Cardholder and notwithstanding that the Eligible Cardholder may have made more than 1 Qualifying Transaction in a day. For the avoidance of doubt, once an Eligible Cardholder has been sent 1 SMS in a day, the Eligible Cardholder will no longer be eligible for any further chances to enter the Promotion for his/her same day spends.

Illustration of eligibility:

Scenarios	Eligibility and Qualification
Eligible Cardholder registered Credit Card A but spent on Credit Card B	Eligible Cardholder will not be entitled to participate in this promotion as Credit Card B has not been registered.
Eligible Cardholder registered Credit Card C and made 5 transactions of \$150 each on the same day.	Eligible Cardholder will be sent 1 unique URL via SMS. Eligible Cardholder will not receive more than 1 unique URL on a daily basis.

20. We reserve the right to determine at our sole and absolute discretion whether:

- a. a Card is to be or has been registered;
- b. Eligible Cardholders have met all the requirements of the Promotion; and
- c. charges made to the Registered Card qualify towards fulfilment of the Qualifying Transaction criteria for the purposes of this Promotion.

### Prizes and Prizes Allocation

21. The Eligible Cardholder of each Winning Transaction (“**Winning Cardholders**”) will win one of the following prizes:

- a. \$2 cashback
- b. \$6 cashback
- c. \$10 cashback
- d. \$20 cashback
- e. \$30 cashback
- f. \$300 cashback
- g. \$30 Courts Voucher
- h. \$100 Courts Voucher
- i. \$200 Courts Voucher

(each a “**Prize**” and collectively, “**Prizes**”).

For the avoidance of doubt, if an Eligible Cardholder does not receive one of the 35,030 Winning Transaction SMSes, he/she will not be entitled to any of the Prizes above.

22. There will be a total of 35,030 Prizes available to be won for the duration of the Promotion, in the following quantities:

<b>Prize Description</b>	<b>Quantities</b>
a. \$2 cashback	28,000
b. \$6 cashback	2,500
c. \$10 cashback	500
d. \$20 cashback	400
e. \$30 cashback	200
f. \$300 cashback	10
g. \$30 Courts voucher	3,000
h. \$100 Courts voucher	300
i. \$200 Courts voucher	120
<b>Total</b>	<b>35,030 Prizes</b>

This Promotion is subject and limited to the availability of the Prizes above.

23. The random selection and allocation of Prizes to the respective Winning Cardholders of the Winning Transactions will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.

24. The Prizes are not transferable or exchangeable for cash or any other items. All cashback Prizes will be credited to the Winning Cardholders' Registered Card Account by 31 January 2017. SMSes will be sent to the Winning Cardholder's registered mobile number with the Bank to inform them that the Prize amount has been credited to their Registered Card. The details of the Prize amount will be reflected in the Winning Cardholder's next Statement of Account.

25. We will send Winning Cardholders redemption letters informing them of the non-cashback Prizes that have been allocated to them respectively for the purposes of collecting or redeeming their Prizes ("**Redemption Letters**"). The Redemption Letters will be sent by mail to Winning Cardholders at their respective mailing addresses in our records by 15 February 2017.

## General

26. The Registered Card account must be valid (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion at the time of redemption of the Prize, failing which, the Prize will be forfeited.
27. The following transactions charged to a Registered Card will not be considered as a Qualifying Transaction for the purpose of the Promotion:
- (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 is 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.
28. For new retail transactions charged to the Registered Card during the Promotion Period which are successfully converted into monthly instalments:
- 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 to determine if the Eligible Cardholder has made a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
29. For non-Singapore dollar Qualifying Transactions charged to the Registered Card, the transaction amount authorised in the Eligible Cardholder's Registered Card account (which is inclusive of the exchange rate conversion but exclusive of the overseas



transactions fees, if any) will be considered to determine if the Eligible Cardholder has made a Qualifying Transaction.

30. All Qualifying Transactions must be charged to the Registered Card. We are not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
31. Qualifying Transactions charged to and posted to the account of all supplementary Cardholders will be counted as a Qualifying Transaction made by the principal Cardholder for the purposes of this Promotion.
32. 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 Prize with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
33. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive the Cashback or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the Prize (including but not limited to where the charges used to meet the Qualifying Transaction were reversed or refunded), the Bank reserves the right to claw back the Prize or to deduct the value of the Prize from the Eligible Cardholder's account(s) with the Bank. For the purposes of clawing back the Cashback, each participant authorizes and consents to the Bank debiting the value of the equivalent Cashback from any of his/her/their Credit Card accounts.
34. 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 Eligible Cardholders for the purposes of marketing the Promotion and publicising the results of the Promotion.
35. Our decision in all matters arising out or in connection with the Promotion and/or Winning Cardholders is final and conclusive and no correspondence will be entertained.
36. The Christmas 2016 Shake The Tree Promotion Terms and Conditions are to be read in conjunction with the Christmas 2016 Promotion Terms and Conditions 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.
37. All information is accurate at the time of publication.