

Standard Chartered Visa Infinite Asia Miles Gift Promotion ("Asia Miles Gift Promotion")

- 1. This Asia Miles Gift Promotion is available from 29 June to 31 July 2016 (both dates inclusive) ("Promotion Period"). By participating in this Asia Miles Gift Promotion, you agree to be bound by these terms and conditions.
- 2. To be eligible for the Asia Miles Gift Promotion, you must satisfy the following requirements:
 - a. you must apply for the Visa Infinite Credit Card ("VI Card") issued by Standard Chartered Bank (Singapore) Limited (the "Bank") as a principal cardholder ("VI Cardholder") via the specific website URL mentioned in the email received from Asia MilesTM;
 - b. The Bank must receive your application for the VI Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank up to 14 calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Asia Miles Gift Promotion on a case-to-case basis, subject to these terms and conditions;
 - c. your VI Card application must be given final and unconditional approval by the Bank; and
 - d. the VI Card must, within six months of account opening date, be valid (i.e. the VI Card 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 sole discretion.
- 3. If the VI Cardholder satisfies the eligibility criteria set out in Clause 2 above, the VI Cardholder is entitled to receive 40,000 Asia Miles credited to the VI Card in the form of 100,000 Rewards Points (the "Gift"). These Reward Points will thereafter be automatically converted by the Bank into 40,000 Asia Miles and credited to the Asia Miles account mentioned in your VI Card online application form.
- 4. Under the 360° Rewards Programme terms, a fee of S\$25 is levied by the Bank to convert our Reward Points into Miles. However, for the purpose of this Miles Promotion, this fee will be waived as the Bank will be automatically converting the Reward Points into Asia Miles.
- 5. The VI Card must be activated by 31 August 2016 in order for the Bank to automatically convert the Asia Miles to the VI Cardholder's Asia Miles account. If the VI Cardholder fails to activate the VI Card by 31 August 2016 or redeems the 100,000 Reward Points (or partially redeems the 100,000 Rewards Points) before 31 August 2016, then the Reward Points mentioned in clause 3 will not be automatically converted into Asia Miles by the Bank.
- 6. In the event the VI Cardholder does not activate his VI Card by 31 August 2016, then the Bank will not automatically convert the Rewards Points into Asia Miles and the VI Cardholder will need to pay the prevailing conversion fees when converting his Reward Points to Asia Miles.
- As such, please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of Rewards Points to miles or other rewards at <u>sc.com/sg/rewardstnc</u>
- 8. Each VI Cardholder can only receive one (1) Gift under this Asia Miles Gift Promotion and the Gift is non-transferable and non-exchangeable for any other items or money's worth.



- 9. Please note that the VI Cardholder will be charged with an annual fee of S\$588.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.
- 10. The Bank reserves the right to claw back the Asia Miles credited to the Asia Miles account under this Asia Miles Gift Promotion if the VI Cardholder fails to make the annual fee payment.
- 11. For the avoidance of any doubt, VI Cardholders who apply under the Asia Miles Gift Promotion will be not eligible for receiving the Upfront Gift as defined in Standard Chartered Visa Infinite Upfront Gift Promotion ("Gift Promotion"). VI Cardholders who have already redeemed an Upfront Gift under the Gift Promotion are not eligible under this Asia Miles Gift Promotion.
- 12. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Asia Miles Gift Promotion, including terminating or withdrawing the Asia Miles Gift Promotion, without prior notice or reason.
- 13. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Asia Miles Gift Promotion, including the VI Cardholder's eligibility for this Asia Miles Gift Promotion. The Bank's determination of all matters relating to this Gift Promotion shall be final and conclusive and no correspondence will be entertained.
- 14. These terms and conditions are to be read in conjunction with our Customer Terms and Credit Card Terms ("Other Terms"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.

* Important: This Asia Miles Gift Promotion is not applicable to applications for the Standard Chartered *Priority Banking* Visa Infinite Credit Card.