

Standard Chartered Visa Infinite Promotion Terms & Conditions (“SCVI Promotion”)

1. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to:
 - a. [Standard Chartered Visa Infinite Rewards Promotion \(“Rewards Promotion”\)](#);
 - b. [Standard Chartered Visa Infinite Upfront Gift Promotion \(“Gift Promotion”\)](#);
 - c. [Standard Chartered Visa Infinite Uber Mobile App Spends Promotion \(“Uber Spends Promotion”\)](#);
 - d. [Standard Chartered Visa Infinite Priority Pass Promotion \(“Priority Pass Promotion”\)](#);
 - e. [Standard Chartered Visa Infinite Fullerton Promotion \(“Fullerton Promotion”\)](#); **and**
 - f. [Standard Chartered Luxury Yacht Privileges \(“Yacht Promotion”\)](#).
2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.
3. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Visa Infinite credit card (the “VI Card”) issued by Standard Chartered Bank (Singapore) Limited (“SCB” or the “Bank”) as a cardholder (“VI Cardholder”).
4. For the avoidance of any doubt, the promotion terms and conditions mentioned herein are only applicable for the Visa Infinite Credit Card and are not applicable to the Priority Banking Visa Infinite Credit Card. For promotions applicable to the Priority Banking Visa Infinite Credit Card, please visit <https://www.sc.com/sg/priority/visa-infinite.html> instead.
5. The VI 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.
6. 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
7. All the promotions mentioned below are valid from 1 January to 31 December 2017 (“Promotion Period”), unless stated otherwise.
8. By participating in the SCVI Promotion and any of the specific promotions listed below, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
9. The Bank reserves the right to do any of the following without prior notice:
 - a. terminate, withdraw, shorten or extend the promotions listed below at the Bank’s sole and absolute discretion, with or without prior notice or reason; and/or
 - b. vary, modify, add or delete any of the terms of the promotions listed below. The VI Cardholder agrees and consents to be bound by any such variation.
10. These Standard Chartered Visa Infinite Promotion 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.
11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank’s determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.
12. In the event the Bank has determined that a VI Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the

Bank has knowledge of subsequent events which would mean that the VI Cardholder would not have been entitled to redeem the gifts/vouchers/cashback/rebates/privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), the Bank reserves the right to claw back the gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts / vouchers / cashback / rebates / privileges (or such other amount as it deems fit) from the VI Cardholder's account(s) with the Bank.

13. All charges mentioned below are subject to GST and service charges where applicable.
14. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
15. These Standard Chartered Visa Infinite Promotion Terms and Conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
16. The Bank accepts no liability for the goods and services provided by any merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchants shall be final.
17. All information is correct at the time of printing or posting online.
18. All defined terms and expressions used throughout these terms and conditions shall have the same meaning as those defined above and/or in the earlier part of the terms.

Standard Chartered Visa Infinite Rewards Promotion (“Rewards Promotion”)

1. During the Promotion Period, the VI Cardholder must charge at least S\$2,000 (“Minimum Spend Amount”) to the VI Card in a statement cycle on eligible retail transactions (based on transaction posting date) (“Qualifying Transactions”). Please see clause 6 below for excluded transactions.
2. The spends made by both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the Reward Points mentioned in clause 3 below will be credited to the VI card account.
3. Under the existing Standard Chartered 360° Rewards Programme, VI Cardholders earn 1 mile for every S\$1 (in local/foreign currency) spent with the VI Card. Under this Rewards Promotion, VI Cardholders who meet the Minimum Spend Amount will be eligible to earn additional miles in the form of 360° Rewards Points (“Rewards Points”) as follows:
 - a. Additional 0.4 miles for every \$1 spent in local currency;
 - b. Additional 2 miles for every \$1 spent in foreign currency.

As such, under this Rewards Promotion, VI Cardholders are eligible to earn a total of 1.4 miles (3.5 Rewards Points) for every \$1 spent in local currency and 3 miles (7.5 Rewards Points) for every \$1 spent in foreign currency.
4. The miles reflected above will be credited in the form of Rewards Points to the VI Card account. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) (“Rewards Programme Terms”). 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.
5. The Rewards Points will be credited to the VI Card account within 5 days after the end of the statement cycle month in which the Qualifying Transactions were made.
6. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
 - a. Cash advance;
 - b. Balance/fund transfers;
 - c. monthly installment of an EasyPay transaction;
 - d. AXS or ATM transactions made using the VI card;
 - e. certain insurance premium charged to the VI card;
 - f. online bill payment through Standard Chartered Online Banking;
 - g. 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);
 - h. fees and charges reversed from the VI Card;
 - i. amounts which have been rolled over from any preceding month’s statement;
 - j. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the VI Card accounts during the promotion period;
 - k. any fraudulent retail transaction; and
 - l. any other charge, fees or payments as we may stipulate from time to time.
7. For new retail transactions charged to the VI Card during the Promotion Period which are successfully converted into monthly installments:
 - a. at the point of sale by tie up merchants, the monthly installment 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 installment amount),

will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
8. For non-Singapore dollar Qualifying Transactions charged to the VI Card, the transaction amount posted in the VI Card (which is inclusive of the exchange rate conversion and commission, if any) will

be considered as the amount of the Qualifying Transaction for the purpose of the Minimum Spend Amount for the Rewards Promotion.

9. All Qualifying Transactions must be charged to the VI Card. The Bank is 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.
10. Qualifying Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the relevant spend requirement for the Rewards Promotion.
11. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Rewards Promotion, including terminating or withdrawing the Promotion and/or revising the Rewards Points programme, without prior notice or reason.
12. The Bank reserves the right to determine at our sole and absolute discretion whether VI Cardholders have met all requirements of this Rewards Promotion, and whether amounts charged to a VI Card are eligible to qualify for the Rewards Promotion. Our decision in all matters arising out of or in connection with the Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

Standard Chartered Visa Infinite Upfront Gift Promotion (“Gift Promotion”)

1. This Gift Promotion is only applicable to Principal VI Cardholders.
2. To be eligible for this Gift Promotion:
 - a. you must apply for the VI Card as a principal VI Cardholder;
 - 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 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 6 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 discretion.
3. If the VI Cardholder satisfies the eligibility criteria set out in Clause 2 above, the VI Cardholder has a choice of one of the following gifts:
 - a. 35,000 miles (credited to the VI Cardholder in the form of 87,500 Rewards Points); or
 - b. 25,000 miles (credited to the VI Cardholder in the form of 62,500 Rewards Points) and S\$100 Uber Mobile App credits (“Uber Credits”); or
 - c. 15,000 miles (credited to the VI Cardholder in the form of 37,500 Rewards Points) and one unit of 28” Samsonite Lite-Shock Spinner (“Luggage”), collectively the “Upfront Gifts”.

Each VI Cardholder can only receive one (1) Upfront Gift under this Gift Promotion under either 3(a), (b) or (c). Upfront Gifts are non-transferable and non-exchangeable for any other items.
4. 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 waiveable
5. The miles reflected in Clause 3 will be credited in the form of Rewards Points to the VI Card account within 30 days of VI Card activation date.
6. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in Rewards Programme Terms. 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.
7. The Bank reserves the right to claw back the Rewards Points credited to the VI Card account under this Gift Promotion as per Clause 3 if the VI Cardholder fails to make the annual fee payment.
8. The S\$100 Uber Credits in Clause 3(b) will be credited in the form of 4 complimentary Uber Mobile App rides worth S\$25 each. These Uber Credits must be used for 4 consecutive rides in Singapore. To redeem these Uber Credits, the VI Cardholder must do the following:
 - a. install the Uber Mobile App on his/her phone;
 - b. set up the VI Card as the default card in the Uber Mobile App; and
 - c. enter the specific promo code which the Bank will provide pursuant to Clause 9 below.
9. The promo code will be sent to the VI Cardholder via an SMS within 10 working days of VI Card activation date on their registered mobile number with the Bank. The VI Cardholder is required to enter the promo code in the Uber Mobile App to claim the S\$100 Uber Credits.
10. If the tariff on 1 ride is more than S\$25, then the VI Cardholder’s VI Card will be charged with the excess amount. If the tariff on 1 ride is less than S\$25, then the VI Cardholder will forfeit the balance amount on that voucher.
11. VI Cardholders can use the Uber Credits for any class of vehicle as found in the Uber Mobile App.

12. Each VI Cardholder is eligible for exactly 4 complimentary rides worth S\$25 each in Singapore. Any excess usage of the promo code will be charged to the VI Card
13. Once the promo code has been entered, the complimentary rides must be utilized within 6 months from the date promo code entered.
14. If the promo code is utilized by any cardholder of the Bank on the Uber Mobile App in conjunction with a card other than the VI Card, the Bank reserves the right to charge the utilized cost of the ride taken via the promo code to the said card.
15. By participating in this Gift Promotion, each VI Cardholder consents to Uber Technologies Inc. using, storing and transferring the VI Cardholder's personal data to the Bank for the purposes of this Gift Promotion.
16. If you choose to receive the Luggage pursuant to Clause 3(c) above, a redemption letter will be mailed to you within 30 days of the VI Card activation date for the collection of the Luggage. For the avoidance of doubt, the Bank is not liable to any person (including, without limitation, any VI Cardholder) for any losses, damages, claims, liabilities or expenses incurred or suffered as a result of any VI Cardholder utilising the Luggage.
17. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Gift Promotion, including terminating or withdrawing the Gift Promotion, without prior notice or reason.
18. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Gift Promotion, including the VI Cardholder's eligibility for this 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.

Standard Chartered Visa Infinite Uber Mobile App Spends Promotion (“Uber Spends Promotion”)

1. This Uber Spends Promotion is valid from 1 April 2016 to 31 March 2018 (“Uber Promotion Period”)
2. During the Uber Promotion Period, the VI Cardholder is eligible to get 10% cash rebate on every Eligible Uber Transaction made by the VI Cardholder on the Uber Mobile App using the VI Card, as defined in Clause 3 and 4.
3. Uber Mobile App is the downloadable mobile application of Uber Technologies Inc. (“Uber”).
4. Eligible Uber Transactions are defined as all the transactions made by the VI Cardholder using the VI Card on the Uber Mobile App to book a ride anywhere in the world.
5. Eligible Uber Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the Spends Promotion.
6. For non-Singapore dollar Eligible Uber Transactions charged to the VI Card, the transaction amount posted in the VI Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of Eligible Uber Transaction for the purpose of calculating the 10% cash rebate.
7. The Eligible Uber Transactions of both the Principal and Supplementary VI Cardholders will be aggregated to calculate the 10% cash rebate mentioned in Clause 2 and will be credited to the VI card account.
8. The Eligible Uber Transactions will be identified using the merchant transaction description code agreed between the Bank and Uber.
9. The maximum amount of cash rebate that a VI Card account is eligible to receive in a calendar quarter is S\$100.
10. For the avoidance of any doubt, there are 4 calendar quarters in a year as below:
 - a. Calendar Quarter 1: January, February, March
 - b. Calendar Quarter 2: April, May June
 - c. Calendar Quarter 3: July, August, September
 - d. Calendar Quarter 4: October, November, December
11. For each calendar quarter, the cash rebate will be credited in the form of statement credits to the VI Card account within 20 days of the end of the Calendar Quarter.
12. If any of the Eligible Uber Transactions mentioned in Clause 4 are reversed by the VI Cardholder or Uber, then they will be correspondingly reversed from our calculations as well and only the net amount will be considered for the calculation of the cash rebate. In the event such cash rebate is already credited to the VI Card account, the Bank reserves the right to claw back such excess cash rebate.
13. All Eligible Uber Transactions must be posted to the VI Card within the calendar quarter. 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 or Uber.
14. Any disputes with the services offered by Uber, including the Uber Mobile App, are to be taken up with Uber.
15. We reserve the right to determine at our sole and absolute discretion whether VI Cardholders have met all requirements of this Uber Spends Promotion, and whether amounts charged to a VI Card are eligible to qualify for the Uber Spends Promotion. Our decision in all matters arising out of or in connection with the Uber Spends Promotion is final and conclusive and no correspondence in this regard will be entertained.

Standard Chartered Visa Infinite Priority Pass Promotion (“Priority Pass Promotion”)

1. This Priority Pass Promotion is only applicable to Principal VI Cardholders.
2. All Principal VI Cardholders will be eligible to apply for the Priority Pass.
3. All VI Cardholders with a valid Priority Pass will be eligible for six (6) complimentary visits (“Free visits”) to the airport lounges under the Priority Pass Lounge program.
4. The Free visits defined in Clause 3 include the VI Cardholder or any guest that the VI Cardholder chooses to bring to the lounge.
5. The VI Cardholder will be charged S\$38 for every subsequent visit after the VI Cardholder has exhausted the Free visits mentioned in clause 3. This charge applies to the VI Cardholder and/or his/her guest.
6. This charge will be debited from the VI Card within 90 days of the end of the calendar month in which the visit was made.
7. If the VI Card is no longer active when the charge defined in clause 5 is posted, then the Bank reserves the right to charge the same to any other valid, active credit card of the same VI Cardholder or any other account(s) held by the VI Cardholder with the Bank.
8. The VI Cardholder is required to show the Priority Pass card when visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit: www.prioritypass.com
9. The VI Cardholder is required to sign a receipt indicating the terms of usage ie date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.

Standard Chartered Visa Infinite Fullerton Promotion (“Fullerton Promotion”)

1. This Fullerton Promotion is applicable to both Principal and Supplementary VI Cardholders.
2. Under this Fullerton Promotion, VI Cardholders may enjoy three separate offers:
 - a) Under “Fullerton Promotion 1”, VI Cardholders may enjoy complimentary access to the below listed facilities (“Facilities”) at the Fullerton Hotel:
 - i. Gym
 - ii. Pool
 - iii. Spa’s Steam & Sauna Rooms
 - b) Under “Fullerton Promotion 2”, VI Cardholders may enjoy S\$50 credit with each Spa treatment purchased. Prices for Spa treatments must start from S\$160.
 - c) Under “Fullerton Promotion 3”, VI Cardholders may enjoy 50% savings on a 60-minute Spa treatment during their birthday month.
3. Terms of usage for **Fullerton Promotion 1**:
 - a. The access to the Facilities is capped at a maximum of 5 VI Cardholders each day. If you are not one of the first 5 VI Cardholders on that day, you will not be allowed entry into the Facilities by Fullerton Hotel under this Fullerton promotion.
 - b. Each VI Cardholder is limited to a maximum of 2 visits per VI Card Account per month and must present their VI Card for access to the Facilities.
 - c. For avoidance of doubt, both principal and supplementary VI Cardholders are separately eligible for visits mentioned in Clause 3(a) above.
 - d. Each VI Cardholder visit is restricted to a maximum of three hours.
 - e. If the VI Cardholder is using the spa facility, then the VI Cardholder has an additional three hours beyond the spa time period for use of other Facilities mentioned in Clause 2A.
 - f. Blackout period applies: complimentary access is not available to VI Cardholders on the eve of public holidays and on public holidays.
 - g. VI Cardholders are required to make reservations at least 3 working days prior to the date of usage of Facilities. Please call 6877 8182 / 8183 to make your reservations and state “Standard Chartered Visa Infinite Fullerton Promotion” for making the reservation.
 - h. The Fullerton Gym, Pool and Spa facility is open daily from 10am to 10pm. Fullerton Hotel terms and conditions apply. Please visit fullerton.com for more information on the Fullerton Hotel terms and conditions.
4. Terms of usage for **Fullerton Promotion 2**:
 - a. Cardholders can enjoy S\$50 credit against all treatment(s) above S\$160.
 - b. Treatment(s) are defined as all massage services above 60 minutes offered by the Fullerton Hotel Spa that cost more than S\$160.
 - c. These savings can be used in conjunction with any other Bank promotions.
5. Terms of usage for **Fullerton Promotion 3**:
 - a. Birthday Treat is valid during VI Cardholder's birthday month only.
 - b. Birthday Treat is limited to one redemption per VI Cardholder.
 - c. VI Cardholder must present their Card and identification documents (such as NRIC/work permit/passport) to enjoy the Promotion.
 - d. Birthday Treat is not transferable to other persons and cannot be exchanged for cash, other products or services.
 - e. Cancellation charges apply for any amendments or cancellation made less than 24 hours before the anticipated time of arrival at the Fullerton Spa. All amendments or cancellation must be made by phone. The cancellation charges will be debited to the VI card.

Standard Chartered Luxury Yacht Privileges (“Yacht Promotion”)

1. Under this Yacht Promotion, VI Cardholders may enjoy two offers:
 - a. Enjoy preferential rate of S\$1,200 (Mondays to Thursdays) and S\$1,500 (Fridays to Sundays, including Public Holidays) when making a reservation of a luxury yacht through Yacht Management Pte Ltd (“YPML”); and/or
 - b. Enjoy complimentary yacht hire with YMPL, subject to conditions set out in Clause 5 below.
2. The offer defined in Clause 1(a) is only eligible for the hire of Charter Me (Aquila 48). This offer is only valid till 31 December 2017 and is applicable to both Principal and Supplementary VI Cardholders.
3. To enjoy the promotion defined in Clause 1(a), the VI Cardholders must make a reservation directly with YMPL at least 5 working days before the date of usage and is subject to availability of the charter. Please quote “SCB VI Yacht Hire” when making a booking. VI Cardholders are also subject to standard booking terms as found on (<http://www.yachtcharter.sg/file/Terms.pdf>)
4. To enjoy the promotion defined in Clause 1(b), VI Cardholders must spend a minimum of S\$75,000 (“**Minimum Spend Criteria**”) in Qualifying Transactions, in a calendar year. Please refer to Clause 11 for more details.
5. The Qualifying Transactions of both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Criteria mentioned in Clause 4. Once the Minimum Spend Criteria is met, each VI Card account is eligible to enjoy the offer at Clause 1(b) above only once during the Promotion Period.
6. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
 - a. Cash advance;
 - b. Balance/fund transfers;
 - c. monthly installment of an EasyPay transaction;
 - d. AXS or ATM transactions made using the eligible credit card;
 - e. certain insurance premium charged to the eligible credit card
 - f. online bill payment through Standard Chartered Online Banking
 - g. 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);
 - h. fees and charges reversed from the credit card accounts;
 - i. amounts which have been rolled over from any preceding month’s statement;
 - j. charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the credit card accounts during the promotion period;;
 - k. any fraudulent retail transaction; and
 - l. any other charge, fees or payments as we may stipulate from time to time
7. For new retail transactions charged to the VI Card during the Promotion Period which are successfully converted into monthly installments:
 - a. at the point of sale by tie up merchants, the monthly installment 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 installment amount),
 will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.
8. For non-Singapore dollar Qualifying Transactions charged to the VI Card, the transaction amount posted in the Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transaction for the purpose of the minimum spend amount for the Yacht Promotion.

9. All Qualifying Transactions must be charged to the VI 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.
10. Qualifying Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the relevant spend requirement for the Promotion.
11. For the avoidance of doubt, the Minimum Spends Criteria must be fulfilled by the VI Cardholder by 31 December 2017. If a VI Cardholder wishes to make a booking under Clause 1(b) above after satisfying the Minimum Spends Criteria, the booking must be made by no later than 31 December 2017. Usage of the services must be by 31 March 2018.
12. The rental is available either on a weekday or weekend. Blackout period applies, and the rental is not available on eve of public holidays and public holidays. A 20% surcharge applies for selected peak period bookings, payable by the Cardholder. Please refer to the standard booking terms of YMPL.
13. Reservations must be made five working days in advance and is subject to availability. Please quote "SCB VI Yacht Access" when making a booking.
14. The hire under Clause 1(a) and 1(b) includes :
 - Exclusive use of the yacht for duration of charter
 - Services of 1 skipper and one crew, fuel and utilities for yacht operations during the charter
 - Free flow mineral water
 - Use of all water sports equipment on the yacht.