

General Terms & Conditions of 360° Rewards Points

1. 360° Rewards Points will be calculated based on your spending through Standard Chartered Visa and/or MasterCard in either domestic or overseas and subject to the type of credit card. Cash advance, other fees and charged, interests and other spending as determined by the Bank are excluded from 360° Rewards Points. The maximum 360° Rewards Points calculated will be restricted to credit limit approved by the Bank in each billing cycle.
2. If any credit card is terminated by whatsoever reasons, the remaining 360° Rewards Points of such credit card shall become null and void and cannot be used for points redemption.
3. The cancelled spending transactions will not be calculated for 360° Rewards Points.
4. The redemption of 360° Rewards Points is reserved only for Primary cardmembers. 360° Rewards Points earned by the Supplementary cardmembers shall be deemed to be the benefits of the Primary cardmembers. The Primary cardmembers must maintain membership status and their accounts remain valid without any delinquent at the time of points redemption. In case that the cardmember wish to terminate credit card, such cardmembers must redeem 360° Rewards Points prior to termination.
5. Please be informed the change of combine and/or transfer 360° Rewards Points. Your 360° Rewards Points from each Standard Chartered Credit Card account cannot be combined with or transferred to any account.
6. Your 360° Rewards Points are valid throughout your Standard Chartered Card membership and be redeemed as cash rebate credited towards your account on your next Credit Card Statement, minimum redemption every 3,000 points = 300 Baht (The accumulation of less than 3,000 points cannot be redeemed for cash back).
7. Standard Chartered Bank (Thai) reserves the right to amend the calculation, terms and conditions of the 360° Rewards Points at any time without prior notice.
8. In case of any dispute, the Bank's decision shall be absolute and final.
9. Standard Chartered Bank (Thai) reserves the right to change or terminate Smart Rewards Program without prior notice.
10. For any inconsistency between this general T&C and any other T&C related to 360° Rewards Points, this general T&C shall prevail.

Terms & Conditions Royal Orchid Plus and KrisFlyer

1. One and a half of 360° Reward Points is equivalent to 1 of Royal Orchid Plus Mile (Mile) for Platinum Elite Card and Two of 360° Reward Points is equivalent to 1 of Mile for other types of credit card. The calculation of 360° Reward Points shall be subject to the bank's conditions.

2. Cardmember must transfer a minimum of 3,000 of 360° Reward Points (for Royal Orchid Plus) and 1,500 of 360° Reward Points (for Singapore Airlines KrisFlyer (KF)) for each mileage transfer. The Mileage conversion process around 3 working days. The conversion shall be limited 1 time per day.
3. Cardmember must be an existing member of each mileage program. If not, it can be applied and find more information for relevant website. For Royal Orchid Plus program (ROP) please visit www.thaiairways.com/ropand for Singapore Airlines KrisFlyer (KF) please visit krisflyer.com.
4. Mile conversion to ROP or KF account for award tickets, the cardmember must comply with the terms and conditions of each mileage program and terms and conditions of Mile conversion, which is an integrated part of the terms and conditions of the use of Standard Chartered Visa/MasterCard Credit Card.
5. The Mile conversion shall be granted only for the primary cardmember, who is a valid card membership and in good standing with no delinquency and spend up to amount as per required conditions determined by the Bank (if any) until the date of Mile conversion.
6. Once it is converted, the 360° Reward Points cannot be changed or returned to the cardmembers' account.
7. The 360° Reward Points must be converted to mileage account prior to the expiry date of the mileage program.
8. Standard Chartered Bank (Thai) PLC assumes no responsibility for 360° Reward Points transferred from a cardmembers account into mileage account or the actions of any participating airline in connection with its mileage program or otherwise.
9. All disputes regarding eligibility for joining the mileage program or conversion of 360° Reward Points under the mileage program shall be decided by the Bank and shall be regarded as final.
10. Cardmembers are subject to and must comply with the terms and conditions of each mileage program and participating airlines in which they are enrolled. A copy of the relevant program rules will be available to the cardmember upon his/her enrolment with participating airlines.
11. The Bank and participating airlines may change its terms and conditions of the program including regulations, policies, benefits, conditions of participation or mileage levels, in whole or in part at anytime with or without notice, even though changes may affect the value of free mileage already accumulated.
12. The 360° Reward Points cannot be transferred or exchanged for cash.
13. The Bank reserves the right to change the terms and conditions herein and the mileage program at any time without prior notice.
14. If the promotion conflicts or is inconsistent with any laws, notifications, announcements, policies of any regulatory authorities, the Bank reserves the right to cancel the promotion.

15. This promotion is subject to the Standard Chartered credit cards that are issued in Thailand only.
16. In case of any dispute, the Bank's decision shall be absolute and final.
17. Where these terms and conditions are made in both Thai and English language version and there is any discrepancy and inconsistency, the Thai version shall prevail for the interpretation.

Terms & Conditions for Air Ticket Redemption from Standard Chartered Points (Regale)

1. Air ticket reservation can be made at Regale International Travel Co., Ltd. at Tel. 0 2635 2450-69 Ext 341 or 208 prior to redeem your reward points for an air ticket.
2. Contact Bank Call Center at 1595 for Air Ticket Point Redemption after the air ticket reservation has been made.
3. Travel insurance and / or fuel are not included in the redeemed air ticket and are subject to the conditions of each airline. Airport tax is also not included and is subject to the conditions specified by each country. The cardmember is responsible for all these expenses occurred and will be charged from the service provider.
4. The route of the ticket cannot be changed once the reward points are redeemed or the ticket is issued.
5. The passenger's name cannot be amended and the ticket is not transferable, not exchangeable for cash.
6. In order to redeem point for international air tickets, air tickets shall be issued under the passenger name of primary cardmembers, supplementary cardmembers, and family members with the same family name of primary cardmembers only.
7. The air ticket redemption under these terms and conditions is valid until 28 September 2017.
8. Point redemption for air ticket cannot be cancelled.
9. Terms and conditions may be changed without prior notice.
10. If the promotion conflicts or is inconsistent with any laws, notifications, announcements, policies of any regulatory authorities, the Bank reserves the right to cancel the promotion.
11. This promotion is subject to the Bank credit cards that are issued in Thailand only.
12. In case of any dispute, the Bank's judgment shall be regarded as final.
13. Where these terms and conditions are made in both Thai and English language version and there is any discrepancy and inconsistency, the Thai version shall prevail for the interpretation.

Merchandise and Gift Voucher Redemption

1. Gift vouchers will be delivered to cardmember within 7 working days after the date of point redemption and merchandise will be delivered to cardmember within 30 days after the date of point

redemption. Such merchandise and/or gift vouchers will be delivered free of charge to the cardmember's latest address informed to Bank. The address for delivery shall be domestic only. In some cases, items may need to be collected in person.

2. Standard Chartered Bank (Thai) reserves the right to reject any requests to refund or change the type of merchandise and/or gift vouchers if the delivery has been acknowledged and accepted by receiver. Any guarantees on merchandise will be accordance with the manufacturer's/ distributor's rules and policies.
3. In the event that a requested item is out of stock or has not been delivered by the manufacturer/ distributor, Standard Chartered Bank (Thai) reserves the right to change item without any prior notice.
4. The Bank will charge VAT through credit card number in which the cardmember cancel the product or service from 360° Rewards Points redemption
5. The Bank is not a manufacturer, hirer of manufacture or importer and has no involvement in the production and distribution of the goods/services, therefore, the Bank will not be liable and responsible for any claim for damages occurred from unsafe goods and product liabilities. In addition, any claim in relation to the warranty and quality of goods or services shall be complied with terms and conditions specified by manufacturer, distribution, vendor or service provider who manufacture, distribute or provide such goods or services.

Remark: 1. 360° rewards and 360° Reward Points is the name of reward points which was previously known as Standard Chartered Points and Standard Chartered Reward Points. Except as otherwise provided herein, the relevant terms and conditions remain unchanged.

2. Where these terms and conditions are made in both Thai and English language version and there is any discrepancy or inconsistency, the Thai language version shall prevail for interpretation.