

Terms & Conditions Royal Orchid Plus and KrisFlyer

- 1) One and a half of 360⁰ Reward Points is equivalent to 1 of Royal Orchid Plus Mile (Mile) for Platinum Elite Card and Two of 360⁰ Reward Points is equivalent to 1 of Mile for other types of credit card. The calculation of 360⁰ Reward Points shall be subject to the bank's conditions.
- 2) Cardmember must transfer a minimum of 3,000 of 360⁰ Reward Points (for Royal Orchid Plus) and 1,500 of 360⁰ 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/rop and 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 360⁰ Reward Points cannot be changed or returned to the cardmembers' account.
- 7) The 360⁰ 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 360⁰ 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 360⁰ 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 360⁰ 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 and 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 30 April 2016.
- 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.

Terms & Condition for Smart Rewards

- 1) 360⁰ Rewards Points are valid throughout Standard Chartered Card membership and be redeemed as cash rebate credited towards the cardmember's account on 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).
- 2) 360⁰ Rewards Points will be calculated based on spending through Standard Chartered Visa and/or MasterCard in either domestic or overseas. Cash advance, other fees and charged, interests and other spending as determined by the Bank are excluded from 360⁰ Rewards Points.
- 3) The redemption of 360⁰ Rewards Points is reserved only for primary cardmember. 360⁰ Rewards Points earned by the Supplementary cardmember shall be deemed be the benefits of the primary cardmember. The primary cardmember 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 cardmember must redeem 360⁰ Rewards Points prior to termination.
- 4) If any credit card is terminated by whatever reasons, the remaining 360⁰ Rewards Points of such credit card shall become null and be voided and cannot be used for points redemption.
- 5) Bank reserves the right to change or terminate Smart Rewards Program without prior notice.
- 6) In case the cardmember cancels the point redemption (when using points with additional payment via credit card), VAT (Value Added Tax) on the additional payment will be not be refunded.

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 360⁰ 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. 360⁰ rewards and 360⁰ 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.