

## Terms and Conditions of Cash Back on international Card-present Transactions

The Program (the “**Program**”) for Debit cards is open for all VISA Debit card holders of Standard Chartered Bank (Vietnam) Limited (the “**Bank**”) when making a POS (Point of sale accepting VISA cards) transactions. This program is not applied for online purchase transactions.

1. The Program duration is from 25<sup>th</sup> July 2016 to 25<sup>th</sup> September 2016, both dates inclusive (the “**Program Duration**”).
2. The Program offers:

Promotion	Cash back on POS overseas transaction	Air ticket voucher reward	Air ticket voucher reward
		3 air ticket vouchers to Singapore/Malaysia/ Thailand worth 5 million VND	1 air ticket voucher to Japan worth 10 million VND
Eligible for	All type of Debit cards	All type of Debit cards	All type of Debit Cards
Details	-Cash back 5% on overseas POS transactions for clients with Priority, Platinum cards -Cash back 3% on overseas POS transactions for Classic cards	Every 2 weeks, 1 air ticket voucher for the card holder with the highest total international POS purchase and above or equal 10 million VND. Apply from 25/07/2016 to 04/09/2016	1 air ticket voucher for the card holder with the highest total international POS purchase over the program duration and above or equal 20 million VND

### Note

- A 2-week-long period ( the **Period**) is defined from Monday of the 1st week to Sunday of the 2nd week ( Vietnam standard time GMT+7 on the Bank system) as below:

Period	From	To
Period 1	25/07/2016	07/08/2016
Period 2	08/08/2016	21/08/2016
Period 3	22/08/2016	04/09/2016

- Within the time frame of each Period, if there are more than one cardholders who have the same total overseas POS purchase, and happen to be the highest POS purchase, the winner is determined by the Client that the total Period End balance is highest at the termination of each Period.
- Example: In period 2, from 08/08/2016 to 21/08/2016, 3 Clients A, B, and C all have the highest total overseas POS purchase. Among the three clients, Client A has the highest Period End balance as of 21/08/2016 thus Client A is the winner of Period 2.

3. Eligible clients:

All clients with Standard Chartered VISA Debit Cards in active status (the “**Client**”) join the program via SMS by texting **SC to 8069**. Upon successfully register, Client will receive an SMS confirmation from the Bank during program period.

4. Only purchase transactions that have been carried out successfully and have been Debited (not blocked) from Client's account during the Program Duration is eligible for the Program. Notwithstanding as mentioned, any purchase transaction that has been settled within the Program Duration but subsequently reversed or credited back by the merchant or in dispute partially/fully within 45 days from the purchase date is not eligible.
5. Conditions for **Cash back on POS overseas transaction**
  - a. Client uses Standard Chartered VISA Debit Card for purchase transactions in overseas (Card-present transaction) and during Program Duration, total successful overseas purchase transaction value must be equal or greater than VND 6,000,000 for Priority & Platinum Card, VND 3,000,000 for Classic Card.
  - b. If Client has more than one type of Debit card; cash back amount shall be calculated basing on total spending of all cards during the Program Duration provided that total overseas transaction spending amount of all cards is greater or equal VND 6.000.000.
  - c. Cash back value is paid on total amount of all successful purchase transactions in overseas. The maximum cash back amount is VND 5.000.000 for each Platinum & Priority Cardholder and VND 3.000.000 for each Classic Cardholder in Program Period. For Client with more than one type of Debit card, the maximum cash back amount is VND 5.000.000. The cash back amount shall be credited to Client's primary account on 24/10/2016 with a condition that clients still maintain at least 1 active account with the Bank.
  - d. Only Client can get the cash back which is not transferable to any other person.
  - e. Only SMS come from the phone number which is registered with the bank are considered eligible registered SMS.
  - f. Client shall be obliged to provide the Bank with any information and supporting documents (including but not limited to invoices, receipt) related to any transaction if so requested by the Bank and the Bank, in its discretion, reserves the right to credit or not the cash back amount into relevant Client' account if the Bank deems that such transaction(s) is/are suspicious and/or for the reason that the Client fails to cooperate and does not abide by his/her obligations stated herein. The Bank's decision in all matters relating to the Program is final and binding on the Clients.
6. Conditions for **Air ticket voucher reward**

- a. Eligible total POS purchase of each Period of a Cardholder is calculated by summing his/her eligible purchase transaction amounts during that Period. An eligible POS purchase transaction of each Period must have the **Settlement Date** within the each Period.
- b. Each Period, in order to win one air ticket voucher to Singapore/Malaysia/ Thailand worth 5 million VND, Client needs to have the total international POS purchase ( in that Period) highest and above or equal 10 million VND.
- c. In order to win one air ticket voucher to Japan worth 10 million VND, Client needs to have the total international POS purchase highest over the program duration and above or equal 20 million VND.
- d. Only SMS come from the phone number which is registered with the bank are considered eligible registered SMS.
- e. Each qualified cardholder may receive more than one prize during the Program Duration.
- f. The result will be announced in approximately 7 working days after each Period terminated. The Bank will contact the Cardholder by the phone number and email registered at the Bank within 7 days from the result is published. The Bank accepts no liability for undelivered notices due to errors in contact emails or phone numbers provided by Cardholders.
- g. The reward offered cannot be replaced with any other products or exchanged for cash.
- h. The prize will be ready to collect 30 days after each Period terminated.
- i. Qualified cardholders must visit the Bank to receive their rewards before 31/12/2016. Qualified cardholders are required to present their original identification card or passport and their Debit cards for verification by the Bank at one of the following branch:
  - ◆ **Ho Chi Minh Branch:** 1st floor, Saigon Trade Center, 37 Ton Duc Thang street, Ben Nghe ward, District 1, Ho Chi Minh city
  - ◆ **Ha Noi, Le Dai Hanh Branch:** Ground floor, CDC Building, 25 Le Dai Hanh street, Hai Ba Trung Dist, Hanoi
- j. Qualified cardholders, who reject or have not collected their rewards before 31/12/2016, will forfeit their prizes.
- k. If the qualified cardholder authorizes another person to collect their prize, the authorized person must present his/her original identification card or passport, a certified copy of the qualified cardholder's identification/passport and an authorization letter certified by the local authority.

- l. If qualified client's Debit card is cancelled due to any reason before or on the reward date, the client will be disqualified.
  - m. Qualified cardholders will bear all costs incurred from the receipt of the promotion prize (if any).
  - n. The Bank is responsible for the accuracy of the documents and supporting documents proving that the prizes have been delivered.
  - o. The Bank is not the supplier of the items used as Prizes in the Promotion Campaign. Therefore, after collecting their prize(s), qualified cardholders must contact the supplier of the items directly if they have any inquiries or problems related to the use of the items. The Bank is not responsible for responding to inquiries and problems.
  - p. Client shall be obliged to provide the Bank with any information and supporting documents (including but not limited to invoices, receipt) related to any transaction if so requested by the Bank and the Bank, in its discretion, reserves the right to retrieve or not the prize from client, and deduct or not the reward value from relevant Client's account if the Bank deems that such transaction(s) is/are suspicious and/or for the reason that the Client fails to cooperate and does not abide by his/her obligations stated herein. The Bank's decision in all matters relating to the Program is final and binding on the Client.
7. This promotion shall not be combined with other promotions. The Bank shall apply the promotion which the Bank deems best to Client.
8. The Bank reserves the right to terminate the Program at anytime to the extent permitted by the prevailing laws and regulations.
9. Standard Terms and Conditions, Account and Card's Terms and Conditions and any other relevant terms and conditions of the Bank (as amended, supplemented and/or replaced from time to time) shall be applied.
10. Definitions for the purpose of the Program:
- **Settled transaction** means transaction that has been settled by Visa and the transaction amount has been officially debited from Client's account.
  - **Blocked Amount** means amount temporarily blocked in Client's account
  - **Successful registration** means client receives the confirmation from the Bank via SMS

*Issued by Standard Chartered Bank (Vietnam) Limited <sup>1</sup>*

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<sup>1</sup> Customers please refer to the following links to access to:  
Standard Terms and Conditions and Account Terms and Conditions:  
[https://www.sc.com/global/av/vn-standard\\_tc\\_en.pdf](https://www.sc.com/global/av/vn-standard_tc_en.pdf)  
Other links to relevant Terms and Conditions: <https://www.sc.com/vn/en/>