

Terms and Conditions

Platinum Rewards

REWARDS. BEFITTING A KING.:

- Identification of outlets as Fuel stations, Dining Outlets and Hotels is based on the Merchant Category Codes allotted by Visa & Mastercard.
- Standard Chartered Bank will not be responsible for providing 5 times rewards for purchases at outlets which have not registered themselves under Merchant Category Codes assigned for Fuel stations, Dining Outlets and Hotels by Visa & Mastercard.
- The categories of 5 times rewards – Fuel stations, Dining Outlets and Hotels can be changed at any point of time.
- Any such change will be informed to the customer through communication of the same in the monthly Card statement.
- Points will be awarded to customers for all valid charges incurred on a valid Standard Chartered Platinum Credit Card. Points will not be awarded to customer towards Cash Advances and fees such as Entrance fee, Annual fee, Supplementary Card fee, Multiple Card fee, Cash Advance fee, Extra fee for Picture Cards, Charges for Dishonoured cheques, Financial charges, Delinquency charges, Late payment, Collection charges and any other fee or charge levied by the Bank.
- Points will accrue to customers only if all such cards (with respect to more than one card being issued on an account - be it a Supplementary, Multiple or any other card) issued to the customer are in good standing.
- In the event of voluntary closure of the Standard Chartered Platinum card by a customer, the Rewards points that are in the Card Account can be redeemed within a month of such closure. Failure to redeem these points within a month of closure will lead to the Rewards points automatically lapsing.
- In the case of disputed transaction being resolved in favour of the customer and / or where a transaction is reversed the equivalent Rewards Plus points will also be reversed.
- Customer need to have a minimum of 500 Rewards points whenever or 1st time they wish to redeem their Platinum Rewards points against products / vouchers / services.
- The Platinum Rewards points are redeemable only against products, vouchers or services featured in the Platinum Rewards catalogue.
- All products featured in the Platinum Rewards catalogue are subject to availability of the goods and supplier warranty restrictions at the time of redemption. Standard Chartered Bank gives no warranty (whether expressly or implied) whatsoever with respect to product /

services acquired under the Platinum Rewards programme either directly through the Platinum Rewards programme or through other partner loyalty programmes. In particular, Standard Chartered Bank gives no warranty with respect to the quality of goods acquired or their suitability for any purpose.

- Selection of products offered is and will be at the sole discretion of Standard Chartered Bank and is liable to change without notice.
- Redemption Orders from Standard Chartered Platinum customers once given to Standard Chartered Bank cannot be cancelled or withdrawn or changed.
- All products / vouchers are subject to availability and will be allocated on a first come first served basis.

LIVE THE PLATINUM EDGED LIFE.

- The offer is the sole responsibility of the respective vendors.
- The customer is not bound in any way to participate in this offer. Any participation is purely voluntary and is deemed as acceptance to be bound by terms conditions herein. Nothing herein amounts to a commitment by Standard Chartered Bank to conduct further, similar or other such offer(s)
- Standard Chartered Bank is not making any offer and does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services included in this offer. Any dispute in this regard shall be directly taken up with Visa.