

## EasyPay CashBack Promotion Terms and Conditions

1. This EasyPay CashBack Promotion (the "**Promotion**") is available from 4 November to 15 January 2016 (both dates inclusive) (the "**Promotion Period**"), and is open to cardholders with credit cards issued by Standard Chartered Bank (Singapore) Limited (the "Bank") in Singapore. Employees of Standard Chartered Bank, Singapore branch, and Standard Chartered Branch (Singapore) Limited are not eligible for this Promotion. By participating in the Promotion, you agree to be bound by these terms and conditions.

### Eligibility

2. To qualify for this Promotion:
  - a. you must charge a transaction amount of at least \$2,000 to your eligible credit card, excluding cash advance, funds transfer and 0% instalment plan transactions ("Eligible Transaction"). For the avoidance of doubt, Corporate cards and or Standard Chartered Platinum Access credit card are not eligible for the EasyPay Programme;
  - b. you must apply for the Bank's EasyPay Programme to convert an Eligible Transaction into an EasyPay 6-month instalment plan or an EasyPay 12-month instalment plan during the Promotion Period, and your application must be approved;
  - c. your credit card account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, including the time of crediting of any CashBack Reward (as defined below) to your credit card account, as determined by the Bank in its sole and absolute discretion.
3. For the avoidance of doubt, the Promotion is only applicable to new applications for the EasyPay Programme received and approved during the Promotion Period; and you must not have had your previous EasyPay Programme (if any) suspended, cancelled or terminated for any reason.
4. Unless otherwise stated, your application for the EasyPay Programme will be processed within seven working days of the date of submission of your application and is subject to the Bank's approval. You will receive a notification by post on the outcome of your application for the EasyPay Programme.

### CashBack Reward

5. If you satisfy the qualifying criteria set out in Clause 2, read with Clauses 3 and 4 above, you will be eligible to receive a CashBack of \$100 (the "**CashBack Reward**"), limited to one CashBack Reward per customer.
6. The CashBack Reward will be credited into your credit card account by 28 February 2016. If you have multiple credit card transactions converted into EasyPay plans, the one-time CashBack Reward will be credited into the credit card account with the highest transaction amount converted into an EasyPay plan.
7. For the avoidance of doubt, a one-time service fee of 5% of the credit card transaction amount will be charged upon the approval of your application for the EasyPay Programme for all transactions, except for transactions with vpost.com.sg that are charged to the Standard Chartered SingPost Platinum Visa Credit Card where the one-time service fee is 3%. Please refer to the EasyPay Programme Product Terms for all applicable fees and charges

### General

8. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

9. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason.
10. This CashBack Reward is non-transferable and non-exchangeable for cash or any other item.
11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the CashBack Reward and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
12. These EasyPay CashBack Promotion Terms and Conditions are to be read in conjunction with the Bank' Customer Terms, Credit Card Terms and EasyPay Programme Product Terms (collectively, "Other Terms"). In the event of any inconsistency between these terms and the Other Terms and, these terms prevail only to the extent of such inconsistency.
13. All information is correct at the time of publication.