

# CashBack 2015 Promotion Terms and Conditions

## Eligibility

1. The CashBack 2015 Promotion ("Promotion") is available from 20 August 2015 to 19 October 2015 (both dates inclusive) ("Promotion Period"). The Promotion is open to all eligible principal cardholders of Standard Chartered Credit and MANHATTAN cards issued by Standard Chartered Bank (Singapore) Limited in Singapore ("Cards") ("Cardholders"). By participating in the Promotion, Cardholders agree to be bound by these terms.
2. The following Cards are not eligible for the Promotion:
  - a. AIA co-brand Cards, Prudential co-brand Cards;
  - b. Corporate Liability Cards;
  - c. Debit Cards and
  - d. Business Platinum Cards.
3. Cardholders whose Card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 10 January 2016 are not eligible for the Promotion.

## Participation

4. To participate in the Promotion, Cardholders must:
  - a. Successfully register their Card by sending an SMS in the format set out in Clause 6 below ("SMS Registration"), or registering online at our website ("Online Registration") at [sc.com/sg/cashback](http://sc.com/sg/cashback) ("Website") ("Registered Card") during the Promotion Period; and
  - b. The Registered Card must be eligible for the Promotion (see Clause 2 for excluded Cards).
5. The Promotion is only applicable to the first 100,000 registrations received by us via SMS Registration or Online Registration during the Promotion Period. Attempts to register before or after the Promotion Period, registrations after the first 100,000 registrations, and registrations not in the prescribed format, will not be accepted and will be invalid and void.
6. For SMS Registrations, all SMSes must be composed in the following manner: "Cashback<space>16-digit Standard Chartered Credit Card number" (Example: Cashback 4509123456789000). The composed SMS must be sent to 77222. SMSes for registrations which are not in the prescribed format will not be accepted and will be invalid and void.
7. For Online Registrations, Cardholders must register and submit their 16-digit Standard Chartered Credit Card number via the Website.
8. Acknowledgement of successful registration for participation in the Promotion ("Successful Registration") will be sent to the mobile number (in a case of SMS Registration) or reflected on the registration webpage (in a case of Online Registration).
9. Cardholders need only register once by either SMS Registration or Online Registration within the Promotion Period in respect of a Card.

10. Cardholders can register anytime within the Promotion Period.
11. Cardholders may register multiple Cards for the Promotion subject to these terms.
12. It is the responsibility of Cardholders to ensure that the correct Card number, to which transactions are intended to be charged under the Promotion, is submitted in the SMS Registration or Online Registration. For the avoidance of doubt, if a Cardholder, having successfully registered a particular Card number by SMS Registration or Online Registration, charges an amount to a different Card which has not been registered for the Promotion, such a transaction will not be considered as a Qualifying Transaction.
13. Internet and/or mobile connection speed and reliability of service is dependent on your internet and/or mobile service providers and are beyond our control. We shall not be responsible or liable in any manner whatsoever for any delay or failure howsoever caused in the sending or receiving of any SMS Registration and Online Registration, or any failure to register resulting from the same. Cardholders shall be solely responsible for all fees and charges imposed by their service providers during the application process for SMS Registration and Online Registration.
14. By registering for the Promotion the Cardholder consents to the use of his/her personal data for marketing purposes, including the use of the Cardholder's number to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by the Cardholder in respect of marketing, and will also prevail even if the Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.

### Promotion mechanics

15. There are two (2) spend periods ("Spend Period") within the Promotion Period:
  - a. **Spend Period 1:** 20 August to 19 September 2015, and
  - b. **Spend Period 2:** 20 September to 19 October 2015.
16. To qualify for the Promotion, the Cardholder must, during the Promotion Period, charge to a Registered Card the relevant Spend Amount on retail transactions (based on transaction date) ("Qualifying Transactions") indicated in the table below to be eligible to redeem the corresponding gift indicated in the third column of the table below ("Gift"). Each Cardholder is eligible to participate in the Promotion during **either or both** of the Spend Periods, assuming the relevant Spend Amount for the Spend Period is met.

For each Spend Period			
Spend Tier	Spend Amount (SGD)	Gift	Limited to
1	Minimum spend of \$3,000.  For the avoidance of doubt, first 1000 Cardholders who spend \$3,000 - \$4,999.99 qualify	\$120 CashBack	First 1,000 Cardholders

	under "Spend Tier 1" only.		
2	<p>Minimum spend of \$5,000</p> <p>For the avoidance of doubt, first 500 Cardholders who spend \$5,000 and above qualify under "Spend Tier 2" only.</p>	\$250 CashBack	First 500 Cardholders

17. Each Cardholder is only eligible for one (1) Gift in **each** Spend Period, notwithstanding that multiple Cards may have been registered by such Cardholder. Each Cardholder's Gift for each Spend Period (if the eligibility conditions are satisfied) will be determined based on the Registered Card with the highest spend at the end of each Spend Period. For the avoidance of doubt, once a Cardholder qualifies for Spend Tier 2, the Cardholder will no longer be eligible for a Gift under Spend Tier 1.

Illustration of eligibility:

Scenarios	Eligibility
Cardholder registered 1 eligible credit card during the Promotion Period. Cardholder is within the first 1,000 cardholders to spend \$3000 on Qualifying Transactions during Spend Period 1 and within the first 500 Cardholders to spend \$5,000 on Qualifying Transactions during Spend Period 2.	Cardholder is accordingly eligible <u>under Spend Tier 1 (of Spend Period 1) for a Gift and and</u> is also eligible under Spend Tier 2 (of Spend Period 2) for a Gift. . For the avoidance of doubt, Cardholder will <u>not</u> be eligible for a Gift under Spend Tier 1 in Spend Period 2. In this illustration, the Cardholder qualifies for (2) Gifts within the Promotion Period.
<p>Cardholder registered 2 eligible credit cards during the Promotion Period-</p> <p>Card A: Within first 500 Cardholders to spend \$5,000 in Qualifying Transactions during Spend Period 1</p> <p>Card B: Within first 1,000 Cardholders to spend \$3,000 in Qualifying Transactions during</p>	Card A is eligible under Spend Tier 2 (of Spend Period 1) as this card is with the highest spend. Cardholder will accordingly <u>not</u> be eligible for a Gift under Spend Tier 1 (of Spend Period 1) for Card B. .

Spend Period 1	
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18. Cardholders who are eligible to a Gift(s) will be notified by mail by 10 January 2016 (“Notification Letter”). The Gift(s) will be automatically credited into the qualifying Registered Card account by 10 January 2016.
19. The Gifts are not transferable or exchangeable for any other items.
20. We reserve the right to determine at our sole and absolute discretion whether:
  - a. a Card is to be or has been registered;
  - b. Cardholders have met all the requirements of the Promotion; and
  - c. charges made to the Registered Card qualify towards fulfilment of the Spend Amount for the purposes of this Promotion.

### General

21. The Registered Card account must be valid (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion at the time of redemption of the Gift, failing which, the Gift will be forfeited.
22. The following transactions charged to a Registered Card will not be considered as a Qualifying Transaction for the purpose of the Promotion:
  - a. insurance premiums, including premiums for investment-linked policies, charged to the Registered Card;
  - b. online bill payment;
  - c. payments to the Immigration & Checkpoints Authority and the Ministry of Manpower;
  - d. income tax payments;
  - e. EZ-Link cards transactions;
  - f. Transit Link transactions;
  - g. balance transfers to the Registered Card, cash advances from the Registered Card, purchases via NETS and ongoing instalment payments;
  - h. any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to the Registered Card;
  - i. any amount charged to the Registered Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
  - j. balance owing on the Registered Card account from other months.
23. For new retail transactions charged to the Registered Card during the Promotion Period which are successfully converted into monthly instalments:
  - a. at the point of sale by tie up merchants, the monthly instalment amount (and not the total amount charged for that transaction); or
  - b. at a later date by us, the total amount charged (and not the converted monthly instalment amount),

will be considered as a Qualifying Transaction provided such transaction is successfully posted during the Promotion Period.

24. For non-Singapore dollar Qualifying Transactions charged to the Registered Card, the transaction amount posted in the Cardholder's Registered Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transaction for the purpose of the minimum spend criteria for the Promotion.
25. All Qualifying Transactions must be charged to the Registered Card. We are not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
26. Qualifying Transactions charged to supplementary cards in respect of a Registered Card account will be counted towards the fulfilment of the relevant spend requirement for the Promotion.
27. We may at any time vary, modify, add or delete any of the terms and conditions governing the Promotion, including terminating or withdrawing the Promotion and/or substituting the Gift with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.
28. Our decision in all matters arising out or in connection with the Promotions is final and conclusive and no correspondence will be entertained.
29. The CashBack 2015 Promotion Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms (collectively, "Other Terms"). If there are any inconsistencies between these terms and the Other Terms, these terms prevail only to the extent of such inconsistencies.
30. All information is accurate at the time of publication.