

Standard Chartered Visa Infinite Credit Card (April to June) 2017 Promotion Terms and Conditions

Eligibility

1. The Standard Chartered Visa Infinite Credit Card (April to June) 2017 Promotion ("**Promotion**") is available from 18 April to 17 June 2017 (both dates inclusive) ("**Promotion Period**"). The Promotion is only open to all eligible principal cardholders of the Standard Chartered Visa Infinite Credit Card ("**Card**" or collectively "**Cards**") issued by Standard Chartered Bank (Singapore) Limited in Singapore ("**Bank**") (collectively, "**Eligible Cardholders**"). By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions.
2. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with the Bank's "Standard Chartered Visa Infinite Promotion" (the terms and conditions of which can be found at <https://www.sc.com/global/av/sg-vi-tc-full.pdf>).
3. Eligible Cardholders whose Cards' accounts have been suspended, cancelled or terminated for any reason during the Promotion Period and until 15 September 2017 are not eligible for the Promotion.

Participation

3. To participate in the Promotion, cardholders of the Card must ensure that their Card is approved by the Bank during the Promotion Period. For the avoidance of doubt, cardholders of Cards that are approved by the Bank on a date that does not fall within the Promotion Period are not eligible for this Promotion.
4. It is the Eligible Cardholder's responsibility to ensure that the correct Card to which transactions are intended to be charged under the Promotion is used. If an Eligible Cardholder charges an amount to a different credit card which is not eligible for this Promotion, such amount will not be considered as a Qualifying Transaction (as defined at Clause 6 below).
5. By participating in the Promotion, the Eligible Cardholder consents to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone 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 also prevail even if the Eligible Cardholder is registered or subsequently registers his/her contact information with the national Do Not Call Registry.
6. To qualify for the Promotion, the Eligible Cardholder must during the Promotion Period, charge retail transactions based on transaction date (which **excludes** those transactions set out at Clause 13 below) to the Card ("**Qualifying Transactions**") within 60 days of the Card's approval date ("**Approval Date**"). The amount that must be charged to the Card ("**Spend Amount**") in order to receive the gift ("**Gift**") is set out in the table below.

Spend Amount	Gift
S\$12,000 and above	37,500 Reward Points (equivalent to 15,000 miles)

7. Each Eligible Cardholder is eligible for one (1) Gift only under the Standard Chartered Visa Infinite Credit Card (April to June) 2017 Promotion. For the avoidance of doubt, if the Spend Amount is not met within the 60 days of the Card's approval date, Eligible Cardholder will not be eligible for the Gift.
8. The Gift is strictly non-transferable and non-exchangeable (for cash or credit or otherwise).
9. Eligible Cardholders who have qualified to receive the Gift will be notified by SMS no later than 30 September 2017.

General

10. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift.
11. The Bank reserves the right to replace or substitute the Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
12. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of the Gift.
13. The following transactions charged to a Card will not be considered as Qualifying Transactions:
 - (a) Cash advance;
 - (b) Balance/fund transfers;
 - (c) monthly installment of an EasyPay transaction;
 - (d) AXS or ATM transactions made using the Card;
 - (e) certain insurance premium charged to the Card;
 - (f) online bill payment through Standard Chartered Online Banking;
 - (g) any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
 - (h) fees and charges reversed from the Card;
 - (i) amounts which have been rolled over from any preceding month's statement;
 - (j) charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to the Card accounts during the promotion period;
 - (k) any fraudulent retail transaction; and
 - (l) any other charge, fees or payments as we may stipulate from time to time.
14. For new retail transactions charged to the Card during the Promotion Period which are successfully converted into monthly instalments, either:
 - (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.

15. Qualifying Transactions charged to supplementary cards of a Card will be counted towards the calculation of an Eligible Cardholder's Spend Amount.
16. For non-Singapore dollar transactions charged to the Card, the transaction amount posted in the Eligible Cardholder's Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount for the purpose of determining the Spend Amount on the Card.
17. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
18. The Bank reserves the right to vary, modify, add or delete any of these terms and conditions, including terminating, shortening, extending or withdrawing the Promotion, without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
19. In the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Cardholder has irregularly or wrongly redeemed the Gift from the Bank, or where the Bank has reasonable grounds to believe or knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to redeem the Gift (including but not limited to where any Qualifying Transaction on a Card is reversed or refunded), the Bank reserves the right to claw back the Gift or to deduct the value of the Gift from the Eligible Cardholder's account(s) with the Bank (whichever the case may be).
20. 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 an Eligible Cardholder's eligibility and the applicable criteria. The Bank's determination of all matters relating to this Promotion (including but not limited to the eligibility to participate in the Standard Chartered Visa Infinite Credit Card (April to June) 2017) shall be final, conclusive and binding and, no appeal or objection on any grounds will be entertained (and the Bank shall not be obliged to disclose its reason).
21. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.
22. Please read these terms and conditions together with our Customer Terms, Credit Card Terms, Standard Chartered Visa Infinite Promotion Terms and Conditions and any other specific Product Terms that may be relevant in connection with this Promotion (collectively, "**Other Terms**"). If there is any inconsistency between these terms and conditions and the Other Terms, these terms and conditions shall, to the extent of such inconsistency, prevail.
23. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
24. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
25. All information is accurate at the time of publication.