

## Visa Infinite Tier-up Rewards Promotion Terms and Conditions

1. This Visa Infinite Tier-up Rewards Promotion (“**Promotion**”) is valid from 1 August to 31 December 2015 (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, Credit Cardholders (as defined below) agree to be bound by these terms.

### Eligibility Criteria

2. The Promotion is open to all cardholders of the Priority Banking Visa Infinite credit card (“**Cards**”) issued by Standard Chartered Bank (Singapore) Limited (“**Cardholder(s)**”).
3. Cardholders whose Cards have been suspended, cancelled or terminated for any reason from 1 August 2015 - 20 January 2016 are not eligible for the Promotion.
4. During the Promotion Period, the Cardholder must, charge to the Card at least S\$1,000 (“**Minimum Spend Amount**”) in a calendar month on eligible retail transactions (based on transaction posting date) (“**Qualifying Transactions**”) as defined in clause 9 below.
5. Under the existing Standard Chartered 360° Rewards Programme, Cardholders earn 1 mile for every \$1 (in local/foreign currency) spent with the Card. Under this Promotion, Cardholders, who meet the Minimum Spend Amount, will be eligible to earn additional miles (in the form of 360° Rewards Points (“**Rewards Points**”)) as follows:
  - a. Additional 0.2 miles for every \$1 spent in local currency;
  - b. Additional 2 miles for every \$1 spent in foreign currency.

As such, under this Promotion, Cardholders are eligible to earn 1.2 miles for every \$1 spent in local currency and 3 miles for every \$1 spent in foreign currency.

6. The miles reflected above will be credited in the form of Rewards Points to the Card account. The Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) (“**Rewards Programme Terms**”). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of Rewards Points to miles.
7. For the avoidance of doubt, Cardholders continue to earn Rewards Points as per the existing Rewards Programme Terms. Please refer to the table below for illustrations:

**Illustration A: Assuming Cardholder spends \$1,400 in a calendar month, Cardholder will earn 3,500 + 3,850 = 7,350 Rewards Points (or 2940 miles):**

Date	Spend Amount	Local/ Overseas Spending	Rewards Awarded Existing Programme	Points under Rewards	Additional Rewards Points Awarded	Equivalent miles that can be redeemed (2.5x points = 1 mile)
5 Aug	\$500	Local	1,250		250	600
10 Aug	\$700	Overseas	1,750		3,500	2100
20 Aug	\$200	Local	500		100	240
Total	\$1400		3,500		3,850	
			7350 Rewards Points in Total			2940 miles

**Illustration B: Assuming Cardholder spends \$900 in a calendar month; Cardholder is not eligible for the Promotion but will be awarded 2,250 Rewards Points as per the existing Rewards Programme. :**

Date	Spend Amount	Local Overseas Spending /	Rewards Awarded under Existing Rewards Programme	Points under Existing Rewards Programme	Additional Rewards Points Awarded
5 Aug	\$500	Local	1,250		Not Applicable
20 Aug	\$400	Overseas	1,000		Not Applicable
Total	\$900		2,250		

8. The Rewards Points will be credited to Cardholder's Card account within 20 days after the end of the calendar month in which the Qualifying Transactions have been made.

#### General

9. The following transactions will not be considered as Qualifying Transactions and are not eligible for this Promotion:
  - a. insurance premiums, including premiums for investment-linked policies, charged to the 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 Card, cash advances from the 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 Card;
  - i. any amount charged to the Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
  - j. balance owing on the Card account from other months.
10. For new retail transactions charged to the Credit 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.
11. The 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.
12. For non-Singapore dollar Qualifying Transactions charged to the Card, the transaction amount posted in the 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 amount for the Promotion.
13. All Qualifying Transactions must be charged to the 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.
14. Qualifying Transactions charged to supplementary cards in respect of a Card account will be counted towards the fulfilment of the relevant spend requirement for the Promotion.
15. 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 revising the Rewards Points Programme, without prior notice or reason.
16. We reserve the right to determine at our sole and absolute discretion whether Cardholders have met all requirements of this Promotion, and whether amounts charged to a Card are eligible to qualify for the Promotion. Our decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence in this regard will be entertained.
17. This Visa Infinite Tier-Up Rewards 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.
18. All information is accurate at the time of publication.

## Visa Infinite 8 Miles Promotion Terms and Conditions

1. This Visa Infinite 8 Miles Promotion ("**Promotion**") is valid from 28 September 2015 to 31 December 2015 (both dates inclusive) ("**Promotion Period**") and is held in conjunction with the Visa Infinite Tier-up Rewards Promotion. By participating in this Promotion, Cardholders (as defined below) agree to be bound by these terms.

### Eligibility Criteria

2. The Promotion is open to all cardholders of the Priority Banking Visa Infinite credit card ("**Card(s)**") issued by Standard Chartered Bank (Singapore) Limited ("**Cardholder(s)**").
3. Cardholders whose Card accounts have been suspended, cancelled or terminated for any reason from 1 August 2015 - 20 January 2016 are not eligible for the Promotion.
4. During the Promotion Period, the Cardholder must, charge to the Card at least S\$2,500 ("**Minimum Spend Amount**") in a calendar month in online transactions cumulatively at **any** of the 6 websites of the 6 merchants as listed in clause 5 below (based on transaction posting date). For the avoidance of doubt, the Cardholder can combine charges made online across any of the 6 websites to fulfil the Minimum Spend Amount.
5. Under the existing Standard Chartered 360° Rewards Programme, Cardholders earn 1 mile for every \$1 (in local/foreign currency) charged to the Card. Under this Promotion, Cardholders, who meet the Minimum Spend Amount, will be eligible to earn miles (credited in the form of 360° Rewards Points ("**Rewards Points**")) for online transactions at any of the following 6 websites of the 6 merchants ("**Merchants**") listed as follows:
  - a. singaporeair.com (Singapore Airlines Limited);
  - b. silkair.com (SilkAir (Singapore) Private Limited);
  - c. cathaypacific.com/sg (Cathay Pacific Airways Limited)
  - d. zuji.com.sg (ZUJI Travel Pte. Ltd)
  - e. asiatravel.com (Asiatravel.com Holdings Ltd)
  - f. expedia.com.sg (Expedia Inc)
6. Under the Visa Infinite Tier-Up Rewards Promotion, Cardholders are eligible to earn 1.2 miles for every \$1 spent in local currency and 3 miles for every \$1 spent in foreign currency. Under this Promotion, Cardholders are eligible to earn 6.8 miles for every \$1 spent in local currency and 5 miles for every \$1 spent in foreign currency on the Merchants specified in clause 5 above
7. As such, Cardholders eligible for both Visa Infinite Tier- Up Rewards Promotion and this Promotion stand to earn a total of 8 miles for every \$1 spent online with any of the Merchants as defined in Clause 5, assuming the Minimum Spend Amount is met. Please visit [sc.com/sg/milestncc](http://sc.com/sg/milestncc) for the applicable Visa Infinite Tier- Up Rewards Promotion terms and conditions.
8. The miles reflected above will be credited **in the form of Rewards Points** to the Card account. The Cardholder can then redeem rewards, such as miles, in the manner set out in the Standard Chartered 360° Rewards Programme terms and conditions (please see Part D – Credit Card Terms) ("**Rewards Programme Terms**"). Please take note of the applicable fees and terms and conditions that apply in the Rewards Programme Terms in relation to conversion of Rewards Points to miles.
9. The Rewards Points will be credited to Cardholder's Card account within 20 days after the end of the calendar month in which the Qualifying Transactions (defined below) have been made.
10. The maximum Rewards Points that a Cardholder can earn **under this Promotion** is 50,000 per month.
11. For the avoidance of doubt, Cardholders continue to earn Rewards Points as per the existing Rewards Programme Terms. Please refer to the tables below for illustrations:

**Illustration A: Assuming Cardholder spends \$1,400 in a calendar month**

Date	Spend Amount	Local/Overseas Spending	Rewards Points Awarded under Existing Rewards Programme	Additional Points (under Visa Tier-up Promotion)	Rewards Awarded under Infinite Rewards	Additional Points awarded under Promotion	Reward awarded this	Equivalent miles that can be redeemed (2.5x points = 1 mile)
5 Aug	\$500 (spent on Zuji.com.sg)	Local	1,250	250		0		600
10 Aug	\$700	Overseas	1,750	3,500		0		2100
20 Aug	\$200	Local	500	100		0		240
Total	\$1400		3,500	3,850				
7350 Rewards Points in Total								2940 miles

**Illustration B: Assuming Cardholder spends \$2900 in a calendar month.**

Date	Spend Amount	Local/Overseas Spending	Rewards Points Awarded under Existing Rewards Programme	Additional Points (under Visa Tier-up Promotion)	Rewards Awarded under Infinite Rewards	Additional Points awarded under Promotion	Reward awarded this	Equivalent miles that can be redeemed (2.5x points = 1 mile)
5 Aug	\$1500 (spent on zuji.com.sg)	Local	3750	750		25,500		12,000
10 Aug	\$1000 (spent on silkair.com)	Local	2500	500		17000		8000
20 Aug	\$400	Overseas	1,000	2000		0		1200
Total	\$2900		7250	3250		42,500		
53,000 Rewards Points in Total								21200 miles

**Illustration C: Assuming Cardholder spends \$4400 in a calendar month**

Date	Spend Amount	Local/Overseas Spending	Rewards Points Awarded under Existing Rewards Programme	Additional Points (under VI Tier-up Promotion)	Rewards Awarded under 8x promotion	Additional Points awarded under 8x promotion	Reward awarded this	Equivalent miles that can be redeemed (2.5x points = 1 mile)
5 Aug	\$1500 (on Zuji.com.sg/sc)	Local	3750	750		25,500		12,000
10 Aug	\$700	Overseas	1,750	3,500		0		2,100
15 Aug	\$2000 (on silkair.com)	Overseas	5000	10000		25000		16000
20 Aug	\$200	Local	500	100		0		240
Total	\$4400		11,000	14350		50000 (not 50,500 as the cap of Rewards Points under this Promotion is 50,000. )		
75,350 Rewards Points in Total								30140 miles (not 30,340 as the cap of Rewards Points under this Promotion is 50,000)

**General**

12. For new retail transactions charged to the Credit 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 towards the fulfilment of the Minimum Spend Amount as defined in clause 4 above, provided such transaction is successfully posted during the Promotion Period.
13. The 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.
  14. For non-Singapore dollar eligible transactions charged to the Card, the transaction amount posted in the Card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the eligible transaction for the purpose of the Minimum Spend Amount for the Promotion.
  15. All eligible transactions must be charged to the 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.
  16. Eligible transactions charged to supplementary cards in respect of a Card account will be counted towards the fulfilment of the Minimum Spend Amount for the Promotion.
  17. 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 revising the 360° Rewards Programme terms and conditions, without prior notice or reason.
  18. We reserve the right to determine at our sole and absolute discretion whether Cardholders have met all requirements of this Promotion, and whether amounts charged to a Card are eligible to qualify for the Promotion. Our decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence in this regard will be entertained.
  19. This Visa Infinite 8 Miles Promotion Terms and Conditions are to be read in conjunction with the **Visa Infinite Tier- Up Rewards Promotion terms and conditions**, the 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.
  20. All information is accurate at the time of publication.