



Credit Card Additional Cashback Promotion Terms and Conditions

1. This Credit Card Additional Cashback Promotion (the “**Promotion**”) is available from 1 April 2021 to 30 June 2021 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or otherwise terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility – New credit cardholders

2. To qualify for this Promotion:

a. you must apply through <https://www.sc.com/sg/> for one (1) of the following eligible cards (each an “**Eligible Card**”) issued by Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”) as a principal cardholder between 1 April 2021 to 30 June 2021 and your Eligible Card application must qualify for the New CC Cashback as defined in the Credit Card Sign Up Promotion Terms and Conditions :

- i. Unlimited Cashback Credit Card;
- ii. Rewards+ Credit Card;
- iii. Platinum Visa/Mastercard® Credit Card;
- iv. Spree Credit Card;
- v. NUS Alumni Platinum Credit Card;
- vi. Prudential Platinum Credit Card;
- vii. Prudential Visa Signature Credit Card; or

3. If you satisfy the conditions set out in Clause 2 above, you will be eligible for the Additional Cashback of SGD 120 (“**Additional Cashback**”) If you charge at least one(1) Eligible Transactions(as defined in clause 4) to the Eligible Card within 30 days from the date the application for the Eligible Card is approved.

4. An “Eligible Transaction”, for the purposes of this Promotion, is a transaction which is charged and posted to the Eligible Card within 30 days from the date the application for the Eligible Card is approved pursuant to this Promotion, except that the following transactions will

not be considered as Eligible Transactions, for the purposes of this Promotion:

- a. any cash advance;
- b. 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);
- c. any Credit Card Funds Transfer;
- d. any monthly instalment of an EasyPay transaction;
- e. any amount charged to your Eligible Card that is subsequently cancelled, voided, refunded or reversed;
- f. recurring payments (being automatic payments where you (including your supplementary cardholder(s) on your Eligible Card account) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your Eligible Card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app;
- g. AXS, SAM or ATM transactions made using your Eligible Card;
- h. amounts which have been rolled over from any preceding month's statement; i. tax refunds credited into your Eligible Card account;
- i. any insurance premiums charged to your Eligible Card;
- j. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your Eligible Card;
- k. any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload charged to your Eligible Card) and any prepaid accounts including without limitation:
 - i. any top-ups or payment of funds to the following accounts or any other accounts as
- l. any transaction classified under either of the following Merchant Category Codes: • Financial Institutions – Merchandise, Services, and Debt Repayment (6012); or • Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and

we may specify from time to time: ·EZ LINK
 PTE LTD · EZLINK* · TRANSIT LINK* · EZ LINK
 PTE LTD (FEVO) · EZ LINK · TRANSIT LINK PL
 · EZ-LINK PTE LTD SINGAPORE ·
 EZLINKS.COM · TRANSIT · EZ-LINK TOP-UP
 KIOSK · FLASHPAY ATU · PAYPAL *
 BIZCONSULTA · EZ-LINK (IMAGINE CARD) ·
 TRANSITLINK* · PAYPAL * CAPITALROYA

m. any transaction classified under one or more of the following Merchant Category Codes:

- i. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
- ii. 6211 (Security Brokers/Dealers)
- iii. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
- iv. 8211 (Elementary and Secondary Schools)
- v. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
- vi. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
- vii. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
- viii. 9211 (Court Costs, Including Alimony and Child Support)
- ix. 9222 (Fines), 9223 (Bail and Bond Payments)
- x. 9311 (Tax Payments)
- xi. 9399 (Government Services (Not Elsewhere Classified))
- xii. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments); and

n. any other charges, fees, transactions or payments as we may stipulate from time to time.

Cashback Fulfilment mechanics

5. The Additional Cashback you are entitled to receive under this Promotion will be credited to your Eligible Card account within 90 working days of the date of activation of your Eligible Card, subject to the Eligible Card being

valid and in good standing at the time of crediting of the Additional

General

6. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with the Credit Card Sign Up Promotion Terms and Conditions, Standard Chartered Caltex 2020 Promotion (the terms and conditions of which can be found [here](#)) and The Good Life Privileges (which can be found [here](#)).
7. The Additional Cashback referred to in Clause 3 is not exchangeable for cash or any other items and is non-transferable and non-assignable.
8. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clauses 2, 3 or 5 above was not or has not been complied with but any cashback has been received by you, the Bank reserves the right to recover any / all cashback or the value of any / all cashback from you.
9. Standard Chartered reserves the right to do any of the following without prior notice:
 - a. modify, terminate, withdraw, shorten, suspend or extend this Promotion at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
 - b. vary, modify, revise, add or delete any of the terms of the Promotion.
You agree and consent to be bound by any such variation, modification, revision, addition or deletion.
10. These Credit Card Additional Cashback Promotion Terms and Conditions are to be read in conjunction with our Customer Terms, Credit Card Terms and any other specific Product Terms that may be relevant in connection with this Promotion ("**Other Terms**"). In the event of any inconsistency between these Credit Card Additional Cashback Promotion Terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
11. Standard Chartered is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider.
12. Standard Chartered makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and accepts no liability for the services provided by any merchant or service

provider. Any dispute about the same must be resolved directly with the merchant or service provider.

13. Standard Chartered reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including:
 - a. your eligibility to participate in this Promotion;
 - b. your eligibility to receive any cashback under this Promotion; and/or
 - c. calculation of the cashback you receive under this Promotion.

Standard Chartered's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

14. By applying for an Eligible Card pursuant to this Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number and email address to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
15. In the event of any inconsistency between these Credit Card Additional Cashback Promotion terms and conditions and any brochures, marketing or promotional materials relating to this Promotion, these Credit Card Additional Cashback Promotion terms and conditions shall, to the extent of such inconsistency, prevail.
16. A person who is not a party to these Credit Card Additional Cashback Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Credit Card Additional Cashback Promotion Terms and Conditions.
17. These Credit Card Additional Cashback Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Credit Card Additional Cashback Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
18. All information is accurate at time of publication.

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