



Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions

1. This Standard Chartered Simply Cash Credit Card Spends Cashback Promotion (the “**Promotion**”) is available from 9 January 2023 to 31 March 2023 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion and receive the Bonus Cashback (as set out at Clause 7 below):
 - a. you must apply for the Standard Chartered Simply Cash Credit Card issued by Standard Chartered Bank (Singapore) Limited (“**Simply Cash Credit Card**”) as a principal cardholder and such application has to be submitted to Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”) during the Promotion Period;
 - b. you must be a new Standard Chartered principal cardholder. In other words, you must not have any existing or previously cancelled Standard Chartered credit cards which you are the principal cardholder of, in the last 12 months from the date that Standard Chartered receives your Simply Cash Credit Card application pursuant to this Promotion (“**New Principal Cardholder**”);
 - c. Standard Chartered must receive your application for the Simply Cash Credit Card within the Promotion Period. Notwithstanding the foregoing, Standard Chartered may continue to process any application received by Standard Chartered up to 14 calendar days after the end of the Promotion Period, and Standard Chartered shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-by case basis, subject to these terms and conditions;
 - d. your Simply Cash Credit Card application must be approved by Standard Chartered, where such approval is final and unconditional;
 - e. a minimum of S\$1,500.00 (“**Minimum Spend Amount**”) worth of Simply Cash Credit Card Spend Qualifying Transactions (as defined in Clause 3 below) must be posted to your Simply Cash Credit Card account within a given statement cycle month (based on transaction posting date) during the Promotion Period; and
 - f. your Simply Cash Credit Card account must, within six (6) months of your Simply Cash Credit Card account approval date, be valid (i.e. your Simply Cash Credit Card account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion.
3. For the purposes of this Promotion, a “**Simply Cash Credit Card Spend Qualifying Transaction**” is a transaction which:
 - i. is charged to the Simply Cash Credit Card, which you are the principal cardholder of, or a Simply Cash Credit Card that is issued to a person that you authorise as a supplementary cardholder on your Simply Cash Credit Card account; and
 - ii. is not an excluded transaction as set out at Clause 4.



4. The following transactions charged to your Simply Cash Credit Card account or a Simply Cash Credit Card that is issued to a person that you authorise as a supplementary cardholder on your Simply Cash Credit Card account will not be considered as a Simply Cash Credit Card Spend Gift Qualifying Transaction for the purposes of this Promotion:
- a. any cash advance;
 - b. any Credit Card Funds Transfer;
 - c. any monthly instalment of an EasyPay transaction;
 - d. any amount charged to your Simply Cash Credit Card that is subsequently cancelled, voided, refunded or reversed;
 - e. AXS, SAM or ATM transactions made using your Simply Cash Credit Card;
 - f. any insurance premiums charged to your Simply Cash Credit Card;
 - g. recurring payments (being automatic payments where a principal cardholder or supplementary cardholder of the Simply Cash Credit Card has given a one-time authorisation or instruction for the merchant to charge the payment directly to the Simply Cash Credit 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;
 - h. 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);
 - i. amounts which have been rolled over from any preceding month's statement;
 - j. tax refunds credited into your Simply Cash Credit Card account;
 - k. charges incurred by you or your supplementary Simply Cash credit cardholder but not submitted or posted to your Simply Cash Credit Card account during the Promotion Period;
 - l. any fraudulent retail transaction;
 - m. 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 Simply Cash Credit Card;
 - n. any top-ups or payment of funds to any prepaid and any prepaid accounts including without limitation:
 - i. 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
 - ii. any top-ups or payment of funds to the following accounts or any other accounts as 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
 - o. any transaction classified under one or more of the following Merchant Category Codes:
 - 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)
 - 6211 (Security Brokers/Dealers)
 - 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - 8211 (Elementary and Secondary Schools)
 - 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)



- 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
- 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
- 9211 (Court Costs, Including Alimony and Child Support)
- 9222 (Fines), 9223 (Bail and Bond Payments)
- 9311 (Tax Payments)
- 9399 (Government Services (Not Elsewhere Classified))
- 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments);
- 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
- 7523 (Parking Lots, Parking Meters and Garages);
- 7349 (Cleaning, Maintenance and Janitorial Services); and

(p) any other charges, fees or payments as we may stipulate from time to time.

5. For any Simply Cash Credit Card Spend Qualifying Transaction charged during the Promotion Period in both local currency charged in Singapore Dollars, or foreign currency (which, for the avoidance of doubt, means a currency which is not Singapore Dollars) which is inclusive of the exchange rate conversion and commission, if any, to a Simply Cash Credit Card 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 to determine if the Eligible Cardholder (as defined in Clause 6 below) has made a Simply Cash Credit Card Spend Qualifying Transaction, provided such transaction fulfils the requirements in Clause 2.
6. Subject to these terms, if you satisfy all the eligibility criteria set out in Clause 2 above, you will be considered an “**Eligible Cardholder**” for the purposes of this Promotion.
7. For the avoidance of doubt, all cardholder of the Standard Chartered Simply Cash Credit Card can earn 1.5% cashback (“**Simply Cash Cashback**”) for every S\$1 (in local/ foreign currency) spent with his/her Simply Cash Credit Card. In addition to the Simply Cash Cashback, under this Promotion, Eligible Cardholders who meet the Minimum Spend Amount during the Promotion Period will be eligible to earn an additional 0.2% cashback (“**Bonus Cashback**”). As such, under this Promotion, Eligible Cardholders are eligible to earn up to 1.7% cashback.
8. Bonus Cashback is capped at S\$25 per statement cycle month.
9. The Bonus Cashback will be credited to your Simply Cash Credit Card account within 5 calendar days after the end of the statement cycle month in which the Simply Cash Credit Card Spend Qualifying Transactions were made, subject to your Simply Cash Credit Card account being valid and in good standing at the time of crediting.

General

10. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with Standard Chartered Simply Cash Credit Card Terms and Conditions, the terms and conditions of which can be found here.



11. The Bonus Cashback is not exchangeable for cash or any other items and is non-transferable and non-assignable.
12. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Bonus Cashback.
13. The Bank reserves the right to replace or substitute the Bonus Cashback with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
14. 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 a Bonus Cashback.
15. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements as set out in Clause 2 above was not or has not been complied with or if you fail to make the annual fee payment for your Simply Cash Credit Card on or before the due date as set out in the statement the Bank issues for your Simply Cash Credit Card but the Bonus Cashback has been credited to your Simply Cash Credit Card account, the Bank reserves the right to recover any / all of the Bonus Cashback or the value of the Bonus Cashback from you.
16. Standard Chartered reserves the right to, at any time, do any of the following without prior notice or reason:
 - a. terminate, withdraw, shorten or extend the 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.
17. These Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Standard Chartered Simply Cash Credit Card Terms and Conditions, 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 Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions and the Other Terms, these Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions prevail only to the extent of such inconsistency.
18. 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.
19. 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.



20. 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 the Bonus Cashback under this Promotion; and/or c) the calculation of the Bonus Cashback you are entitled to receive pursuant to this Promotion.

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

21. By applying the 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 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.
22. In the event of any inconsistency between these Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions shall, to the extent of such inconsistency, prevail.
23. A person who is not a party to these Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions.
24. These Standard Chartered Simply Cash Credit Card Spends Cashback Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered Simply Cash Credit Card Spends 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.
22. All information is accurate at time of publication.