

## Credit Card Sign-Up Promotion Terms and Conditions

1. This Credit Cards Sign-Up Promotion (the “**Promotion**”) is available from 1 January 2020 to 31 December 2020 (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 and receive the cashback available as set out in Clause 3 below:
  - a. you must apply 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 (“**Cardholder**”):
    - 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
    - viii. Priority Banking Visa Infinite Credit Card
  - b. you must be a new Standard Chartered principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months;
  - c. Standard Chartered must receive your application for the Eligible 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-to-case basis, subject to these terms and conditions;
  - d. your Eligible Card application must be approved by Standard Chartered, where such approval is final and unconditional;
  - e. you must activate the physical version of the Eligible Card within 30 days from the card approval date. For the avoidance of doubt, a digital version of the Eligible Card is not eligible for this Promotion; and
  - f. the Eligible Card account must, within six (6) months of the Eligible Card account opening date, be valid (i.e. the Eligible 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. Subject to these terms, if you satisfy all the eligibility criteria set out in Clause 2 above, you will be eligible to receive S\$80 cashback (“**New CC Cashback**”), subject to the Previous Cashback Cap (as defined below in Clauses 5(b) and (c) below) if you have previously cancelled credit cards more than 12 months ago.

### Eligibility – Existing credit cardholders

4. If you:
  - a. have at least one (1) existing principal credit card with the Bank at the point approval of your Eligible Card application or previously cancelled credit card(s) with the Bank in the last 12 months from the date the Eligible Card is approved;
  - b. you have applied for the card via any of the Bank’s offline channels and
  - c. satisfy all the eligibility criteria set out in Clauses 2(a), (c), (d), (e) and (f) above,

you will be eligible to receive S\$20 cashback (“**Existing CC Cashback**”) for the Eligible Card approved under the Promotion, subject to the Current Cashback Cap and Previous Cashback Cap (each as defined below in Clauses 5(b) and (c) below).

### Cashback Cap

- 5.
- a. The Current Cashback Cap and Previous Cashback Cap (each as defined in Clauses 5(b) and (c) below):
    - i. includes any cashback; but
    - ii. does not include any vouchers / stored value cards / credits / any other sign-up gifts which are not in the form of cashback.

received under any and all other credit card sign-up promotions with the Bank that you qualify for, whether prior or subsequent to your application pursuant to this Promotion

- b. The maximum aggregated amount of cashback that you may receive for this Promotion and all your subsequent credit card application(s) (where relevant) combined is capped at S\$100 (“**Current Cashback Cap**”).
- c. If you have previously applied for credit card(s) with the Bank, the relevant cashback cap applicable for purposes of determining the cashback you will get under this Promotion is the cashback cap in place when your very first application for credit card(s) with the Bank was approved (“**Previous Cashback Cap**”). For the avoidance of doubt, this Previous Cashback Cap may be lesser or greater than the Current Cashback Cap.
  - i. If you have not reached the Previous Cashback Cap as determined by the Bank in its sole discretion, the cashback you will receive pursuant to this Promotion is the lower of:
    1. the cashback you are eligible to receive under Clause 4 above; and
    2. the Previous Cashback Cap less the aggregated amount of cashback you had earlier received under any and all other credit card sign-up promotions with the Bank. For the avoidance of doubt, if you have not reached the Previous Cashback Cap, the Current Cashback Cap has no bearing on whether you receive cashback under this Promotion.
  - ii. If you have reached the Previous Cashback Cap as determined by the Bank in its sole discretion, you will not be entitled to any further cashback under this Promotion. For the avoidance of doubt, this is the position regardless of whether the Previous Cashback Cap is greater or less than the Current Cashback Cap.

### New CC Cashback and Existing CC Cashback Fulfilment mechanics

6. The New CC Cashback and Existing CC Cashback you are entitled to receive under this Promotion pursuant to Clauses 3 and 4 above will be credited to your principal Eligible Card account within 30 working days of the date of activation of your Eligible Card, subject to the Eligible Card being valid and in good standing. The cashback awarded under this Promotion must be utilised within six (6) months from the date the cashback is credited to your Eligible Card, failing which, any unused portion of the cashback may be forfeited.

**General**

7. Subject to these terms, if you satisfy all the eligibility criteria set out in the above, you will be eligible to receive up to \$100 cashback:

	CASHBACK AMOUNT
First Credit Card	S\$80 cashback (New CC Cashback)
Second Credit Card	S\$20 cashback (Existing CC Cashback)

8. If you have received the Eligible Card in conjunction with your application for a CashOne / Credit Card Instalment Loan or any other credit card sign-up promotions, you will not be eligible for the cashback under this Promotion.
9. 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 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](#)).
10. The cashback referred to in Clauses 3 and 4 are not exchangeable for cash or any other items, and are non-transferable and non-assignable.
11. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clauses 2 or 4 above was not or has not been complied with but any cashback has been redeemed by you, the Bank reserves the right to recover any / all cashback or the value of any / all cashback from you.
12. Standard Chartered reserves the right to do any of the following without prior notice:
- terminate, withdraw, shorten or extend this Promotion at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
  - vary, modify, add or delete any of the terms of the Promotion. You agree and consent to be bound by any such variation.
13. These Credit Cards Sign-Up 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 terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
14. 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.
15. 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.

16. 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. determining if an Eligible Card is an Enrolled Card;
  - c. your eligibility to receive any cashback under this Promotion; and/or
  - d. 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.

17. 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 to contact you 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 you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.

18. 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.

19. A person who is not a party to the Credit Cards Sign-Up Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion Terms and Conditions.

20. Credit Cards Sign-Up Promotion Terms and Conditions are governed by and shall 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.

21. All information is accurate at time of publication.