

Standard Chartered Visa Infinite Promotion ("SCVI Promotion") Terms & Conditions

1. The terms and conditions mentioned in this section are a common set of terms and conditions applicable to:
 - a. [Standard Chartered Visa Infinite Rewards Promotion \("Rewards Promotion"\)](#);
 - b. [Standard Chartered Visa Infinite Upfront Gift Promotion \("Gift Promotion"\)](#); and
 - c. [Standard Chartered Visa Infinite Priority Pass Promotion \("Priority Pass Promotion"\)](#)
2. The individual terms and conditions for each of the specific promotions are defined below in their respective sections.
3. To be eligible for all the promotions & services listed below, you must hold a valid Standard Chartered Visa Infinite credit card (the "VI Card") issued by Standard Chartered Bank (Singapore) Limited ("SCB" or the "Bank") as a cardholder ("VI Cardholder").
4. For the avoidance of any doubt, the promotion terms and conditions mentioned herein are only applicable for the Visa Infinite Credit Card and are not applicable to the Priority Banking Visa Infinite Credit Card. For promotions applicable to the Priority Banking Visa Infinite Credit Card, please visit <https://www.sc.com/sg/priority/visa-infinite.html> instead.
5. The VI 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.
6. The VI Cardholder will be charged with an annual fee of S\$588.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.
7. All the promotions mentioned below are valid from 1 January to 31 December 2022 ("Promotion Period"), unless stated otherwise.
8. By participating in the SCVI Promotion and any of the specific promotions listed below, 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 and email address, SMS or Electronic Direct Mail. Such consent will supersede any prior choices made by you.
9. The Bank reserves the right to do any of the following without prior notice:
 - a. terminate, withdraw, shorten or extend the promotions listed below at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
 - b. vary, modify, add or delete any of the terms of the promotions listed below.

The VI Cardholder agrees and consents to be bound by any such variation.

10. These Standard Chartered Visa Infinite Promotion Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms ("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.

11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with these promotions, including your eligibility for the respective promotions. The Bank's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.
12. In the event the Bank has determined that a VI Cardholder has irregularly or wrongly redeemed any gifts/vouchers/cashback/rebates/privileges from the Bank, or where the Bank has knowledge of subsequent events which would mean that the VI Cardholder would not have been entitled to redeem the gifts/vouchers/cashback/rebates/privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), the Bank reserves the right to claw back the gifts/vouchers/cashback/rebates/privileges or to deduct the value of the gifts/vouchers/cashback/rebates/privileges (or such other amount as it deems fit) from the VI Cardholder's account(s) with the Bank.
13. In the event we have determined (in our sole and absolute discretion) that you or a person you authorize as a supplementary cardholder on your VI Card account is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points /gifts / vouchers / cashback / rebates / privileges from us; or where we have knowledge of subsequent events which would mean that you or a person you authorize as a supplementary cardholder on your VI Card account would not have been entitled to redeem or receive the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), we reserve the right to claw back the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges or to deduct the value of the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges (or such other amount as we deem fit) from your account(s) with us or the account(s) with us of a person you authorize as a supplementary cardholder on your VI Card account.
14. All charges mentioned below are subject to GST and service charges where applicable.
15. Privileges mentioned below cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
16. A person who is not a party to these SCVI Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these SCVI Promotion Terms and Conditions.
17. These Standard Chartered Visa Infinite 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.
18. The Bank accepts no liability for the goods and services provided by any merchant or service provider. In case of any disputes, the decision of the Bank and the respective merchants shall be final.
19. All information is correct at the time of printing or posting online.
20. All defined terms and expressions used throughout these terms and conditions shall have the same meaning as those defined above and/or in the earlier part of the terms.

Standard Chartered Visa Infinite Rewards Promotion (“Rewards Promotion”)

1. During the Promotion Period, the VI Cardholder must charge at least S\$2,000 (“Minimum Spend Amount”) to the VI Card in a statement cycle on eligible retail transactions (based on transaction posting date) (“Qualifying Transactions”). Please see clause 6 below for excluded transactions.
2. The spends made by both the Principal and Supplementary VI Cardholders will be aggregated to calculate the Minimum Spend Amount and the Reward Points mentioned in clause 3 below will be credited to the VI card account.
3. Under the existing Standard Chartered 360° Rewards Programme, VI Cardholders earn 1 mile for every S\$1 (in local/foreign currency) spent with the VI Card. Under this Rewards Promotion, VI 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 0.4 miles for every \$1 spent in local currency;
 - b. Additional 2 miles for every \$1 spent in foreign currency.

As such, under this Rewards Promotion, VI Cardholders are eligible to earn a total of 1.4 miles (3.5 Rewards Points) for every \$1 spent in local currency and 3 miles (7.5 Rewards Points) for every \$1 spent in foreign currency.
4. The miles reflected above will be credited in the form of Rewards Points to the VI Card account. The VI 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 or other rewards.
5. The Rewards Points will be credited to the VI Card account within 5 days after the end of the statement cycle month in which the Qualifying Transactions were made.
6. The following transactions will not be considered as Qualifying Transactions and are not eligible for 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 VI Card that is subsequently cancelled, voided, refunded or reversed;
 - (e) AXS, SAM or ATM transactions made using your VI Card;
 - (f) any insurance premiums charged to your VI Card;
 - (g) recurring payments (being automatic payments where a principal cardholder or *supplementary cardholder* of the VI Card has given a one-time authorisation or instruction for the merchant to charge the payment directly to the VI 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 VI Card *account*;
 - (k) charges incurred by the cardholder or the supplementary cardholder but not submitted or posted to your VI Card *account* during the VI Card 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 VI card;
- (n) any top-ups or payment of funds to any prepaid and any prepaid accounts including without limitation:
1. 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
 2. 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); and
- (p) any other charges, fees or payments as we may stipulate from time to time.
7. For non-Singapore dollar Qualifying Transactions charged to the VI Card, the transaction amount posted in the VI Card (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 Rewards Promotion.
8. All Qualifying Transactions must be charged to the VI Card. The Bank is 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.
9. Qualifying Transactions charged to supplementary cards in respect of a VI Card will be counted towards the fulfillment of the relevant spend requirement for the Rewards Promotion.
10. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Rewards Promotion, including terminating or withdrawing the Promotion and/or revising the Rewards Points Programme, without prior notice or reason.

11. The Bank reserves the right to determine at our sole and absolute discretion whether VI Cardholders have met all requirements of this Rewards Promotion, and whether amounts charged to a VI Card are eligible to qualify for the Rewards Promotion. Our decision in all matters arising out of or in connection with the Rewards Promotion is final and conclusive and no correspondence in this regard will be entertained.

Standard Chartered Visa Infinite Upfront Gift Promotion (“Gift Promotion”)

1. This Gift Promotion is only applicable to Principal VI Cardholders.
2. To be eligible for this Gift Promotion:
 - a. you must apply for the VI Card as a principal VI Cardholder;
 - b. The Bank must receive your application for the VI Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank up to 14 calendar days after the end of the Promotion Period, and the Bank 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 Gift Promotion on a case-to-case basis, subject to these terms and conditions;
 - c. your VI Card application must be given final and unconditional approval by the Bank; and
 - d. the VI Card must, within 6 months of account opening date, be valid (i.e. the VI Card must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its discretion.
3. If the VI Cardholder satisfies the eligibility criteria set out in Clause 2 above, the VI Cardholder will receive 35,000 miles (credited to the VI Cardholder in the form of 87,500 Rewards Points) (“Upfront Gift”)

The Upfront Gift is non-transferable and non-exchangeable for any other items.

4. The VI Cardholder will be charged with an annual fee of S\$588.50 (including GST) in the first year and every subsequent year, for as long as the VI Card is active. This annual fee is strictly not waivable.
5. The miles reflected in Clause 3 will be credited in the form of Rewards Points to the VI Card account within 30 days of VI Card activation date.
6. The VI Cardholder can then redeem rewards, such as miles, in the manner set out in 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 or other rewards.
7. The Bank reserves the right to claw back the Rewards Points credited to the VI Card account under this Gift Promotion as per Clause 3 if the VI Cardholder fails to make the annual fee payment.
8. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Gift Promotion, including terminating or withdrawing the Gift Promotion, without prior notice or reason.
9. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Gift Promotion, including the VI Cardholder’s eligibility for this Gift Promotion. The Bank’s determination of all matters relating to this Gift Promotion shall be final and conclusive and no correspondence will be entertained.

Standard Chartered Visa Infinite Priority Pass Promotion (“Priority Pass Promotion”)

1. This Priority Pass Promotion is only applicable to Principal VI Cardholders.
2. All Principal VI Cardholders will be eligible to apply for the Priority Pass.
3. To apply for the Priority Pass, Principal VI Cardholders must:
 - a. successfully send an SMS in the following format to 77222:

“SCVI<space>PP<space>last 4-digit of your Standard Chartered Visa Infinite Card number”
(Example: SCVI PP 1234)

All SMSes which are not in this prescribed format will not be accepted and will be considered by the Bank to invalid and/or void.
 - b. If the SMS referred to in clause 3(a) above (the “Application SMS”) is successfully sent to 77222 by a Principal VI Cardholder, the Principal VI Cardholder will receive 2 SMSes:
 - a. (shortly after the Application SMS is received by the Bank) An acknowledgement of successful receipt of the Application SMS will be sent to the mobile number which the Principal VI Cardholder had used to send the Application SMS; and
 - b. (within 14 working days of the sending by the Principal VI Cardholder of the Application SMS) A unique code that is for one-time use (the “Unique Code”) will be sent via SMS to such Principal VI Cardholder’s mobile number registered with the Bank.
 - c. Visit sc.com/sg/infinite and click on “Activate your Priority Pass” found under the portion titled “Enjoy Priority Pass with Loved Ones” to access the application form for the Priority Pass hosted on Priority Pass’ website. Input the Unique Code received from the Bank referred to in clause 3(b)(ii) above and subsequently complete the rest of the application for the Priority Pass on Priority Pass’ website.
4. Please note that there is a processing period of up to 14 working days for the Bank to send the Unique Code to the Principal VI Cardholder’s mobile number registered with the Bank.

The speed and reliability of service of the Principal VI Cardholder mobile connection is dependent solely on his/her respective mobile service provider. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any failure to register resulting from the same. Principal VI Cardholders shall be solely responsible for all fees and charges imposed by their service providers in conjunction with the sending / receipt of any/all SMSes referred to in clause 3 above.

5. All Principal VI Cardholders with a valid Priority Pass will be eligible for six (6) complimentary visits (“Free Visits”) to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the Free Visits, the Principal VI Cardholder has to be present at such airport lounge. “Period” shall mean:
- (i) the date the Principal VI Cardholder’s application for Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the “Initial Period”); or
 - (ii) the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal VI Cardholder’s application for Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period”).
6. The Free Visits defined in clause 5 above comprises visits by the Principal VI Cardholder as well as visits by any guest that the Principal VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal VI Cardholder is accompanied by two of his/her guests, it will count as three (3) complimentary visits. Any additional visits by a Principal VI Cardholder and/or his/her guests beyond such Principal VI Cardholder’s complimentary entitlement will be chargeable as per clause 7.

Condition to be fulfilled	Number of complimentary visits that can be enjoyed by a Principal VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
For new applications for Priority Pass, the Principal VI Card has to be valid and in good standing as of the date the Principal VI Cardholder’s Application SMS is received by the Bank	6 for the Initial Period	If a Principal VI Cardholder is accompanied by a guest on each of his/her 3 lounge visits, it will count as 6 visits and that Principal VI Cardholder’s complimentary visits are exhausted.
For renewals of Priority Pass, the Principal VI Card has to be valid and in good standing as of the date on which the Bank checks the status of the Principal VI Card, where the date of such check falls before the start date of the next Subsequent Period	6 per Subsequent Period	

7. The Principal VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal VI Cardholder has exhausted the Free Visits mentioned in clause 5. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited’s prevailing rate which can be accessed at www.prioritypass.com. This charge applies to each subsequent visit by each Principal VI Cardholder and each of his/her guest(s).
8. If the Principal VI Card is no longer active when the charge defined in clause 7 is posted, then the Bank reserves the right to charge the same to any other valid, active credit card of the same Principal VI Cardholder or any other account(s) held by the Principal VI Cardholder with the Bank.
9. The Principal VI Cardholder is required to show the Priority Pass card either by presenting (A) the physical Priority Pass membership card at the relevant airport lounge or (B) the digital Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal VI Cardholder’s mobile device when

visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit: www.prioritypass.com

10. The Principal VI Cardholder is required to sign a receipt indicating the terms of usage ie date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.
11. The Principal VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal VI Card is valid and in good standing.
12. The Principal VI Cardholder's Priority Pass shall be automatically blocked if his/her Principal VI Card is suspended or cancelled.
13. We shall not be liable for any loss of any items which the Principal VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.
14. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, we shall have no liability in respect of and shall be held harmless from any liabilities/damages/costs/loss/claims of any kind (including legal costs) to any person or entity associated with the Principal VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
15. The Priority Pass Programme is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.