

Platinum Prerogative

Points Accrual Terms & Conditions

- The Standard Chartered Platinum card awards 5 points for every Rs.100 for spends at Fuel Stations, Dining Outlets and Hotels. All other transactions would earn at the rate of 2 points for every Rs.100
- Identification of Fuel Stations, Dining Outlets and Hotels are based on the Merchant Category Codes allotted by Visa & Mastercard. Standard Chartered Bank will not be responsible for providing 5 reward points for purchases at Merchant Outlets which have not registered themselves under Merchant Category Codes assigned for Fuel Stations, Dining Outlets and Hotels by Visa & Mastercard
- The categories of 5 reward points – Fuel Stations, Dining Outlets and Hotels can be changed at any point of time. Any such change will be informed to the customer through communication of the same in the monthly Card statement
- Standard Chartered Bank expressly reserves the rights at any time and without any previous notice to alter, modify, change or vary the rate at which the reward points are awarded
- Standard Chartered Bank, at their discretion, may also award points for any other transactions either for specific periods or for specific situations
- Points will accrue to Cardmembers only if all Standard Chartered Bank Cards (with respect to more than one Card being issued on an account - be it a Supplementary, Multiple or any other Card) issued to the Cardmember are in good standing
- If any Card in a Cardmember's account - be it a Primary, Supplementary, Multiple or any other Card goes delinquent (i.e. overdue or over credit limit or in collection), statement of all Cards in that account will stop reflecting the Reward points so long as the Card account remains in that state. On the Card account being regularised and at the discretion of Standard Chartered Bank, the points may be reinstated
- Points will not be awarded to Cardmembers towards Cash Advances and fees such as Entrance fee, Annual fee, Supplementary Card fee, Multiple Card fee, Cash Advance fee, Extra fee for Picture Cards, Charges for Dishonoured cheques, Financial charges, Delinquency charges, Late payment, Collection charges and any other fee or charge levied by Standard Chartered Bank
- Points will accrue to the individual Card accounts in the case of eligible Primary, Multiple Cards or any other Card be it a cross-sell Card or a second Card. However, points by any Supplementary Cards will automatically accrue to the Primary Card account on which the Supplementary Cards are issued and not any other Card account
- Points accrued have no cash or monetary value and cannot be exchanged for cash in any form
- A Cardmember cannot transfer any Standard Chartered Reward points to another person
- Computation of the Reward points is at sole discretion of Standard Chartered Bank and shall be final, conclusive, binding on Cardmembers and will not be liable to be disputed or questioned
- In the case of disputed transaction being resolved in favour of the Cardmember and / or where a transaction is reversed, the equivalent reward points will also be reversed