

THE REWARDS PLUS PROGRAMME

The rewards program for generic SCB cards is called “Rewards Plus”

- The Standard Chartered Rewards Plus Programme is valid only on select Standard Chartered Credit Cards. Super Value Titanium and the Emirates-SCB co branded credit cards are not covered under the Rewards Plus Program.
- Free cards i.e. cards without Annual fees or Joining fees are not eligible to earn reward points unless specified otherwise in the T&Cs of the product in question.
- The scheme will remain open till such time as may be terminated by Standard Chartered Bank at its sole discretion.
- Offers against all products and services featured in the catalogue are valid till stocks last and Standard Chartered Bank reserves the sole right to exclude these in subsequent editions of the catalogue if any.

POINTS ACCRUAL

- Reward points earned vary by product and nature of spends. Refer table for product-wise Earn and Redemption details. Rewards Plus points will not be accrued on charges that are subsequently reversed.
- The usage of valid Multiple, Supplementary Cards for domestic / international purchases by Card Members will accrue points at the rates as defined in the table.
- 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 Rewards Plus points are awarded.
- Standard Chartered Bank, at their discretion, may also award points for any other transactions either for specific period or for specific situations.
- Points will be awarded to Card Members for all valid charges incurred on a valid Standard Chartered Credit Card. Points will not be awarded to Card Members towards Fees and Cash Advances for e.g. Joining fee, Annual fee, Supplementary Card fee, Multiple Card fee, Cash Advance fee, Extra fee for Picture Cards, Charges for Dishonored cheques, Financial charges, Delinquency charges, late payment, collection charges and any other fee or charge levied by the Bank.
- Points will accrue to Card Members only if all such 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 Card Member are not overdue in payment or over credit limit or in collection
- If any Card in a Card Members account - be it a Primary, Supplementary, Multiple or any other card becomes overdue in payment or over credit limit or goes into collection, statement of all cards in that account will stop reflecting the Rewards Plus points so long as the Card account remains in that state. On the card account being regularized (i.e. if payment has been made) and at the discretion of Standard Chartered Bank, the points may be reinstated.

- No accumulation or carry over or redemption of Rewards Plus points will be permissible, if on the relevant date any card in the Card Account be it a Primary, Supplementary, Multiple or any other Card has been withdrawn or closed or cancelled or reinstated or is liable to be cancelled / withdrawn or if the Standard Chartered Card Account is a delinquent account or if there is any breach of the Terms and Conditions of the Card Member Agreement. The Rewards Plus points will lapse in the event that such a Card Account is closed either voluntarily by the Card Member or by the Bank at its discretion whether or not the Card Member dues are cleared. Should the Card Account be reinstated, either by the Card Member or by Standard Chartered Bank, the Card Member will not get the benefit of any points accrued prior to cancellation or withdrawal or closure of the Card Account.
- In the event of SCB card cancellation/upgraded to Titanium or the Emirates co-brand or any other card that is not covered under the “rewards plus” program by a Card Member, the Rewards Plus points that are in the Card Account should be redeemed before cancellation of existing card. Once cancelled, points cannot be redeemed.
- 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. Notwithstanding this, points can be used to settle annual fees towards Card membership provided the account is not overdue or not over credit limit or not in collection at the time of such settlement, at the discretion of the bank.
- A Card Member cannot transfer any Standard Chartered Rewards Plus points to another person.
- Computation of the Rewards Plus points is at sole discretion of Standard Chartered Bank and shall be final, conclusive, binding on Card Members and will not be liable to be disputed or questioned.
- In the case of disputed transaction being resolved in favor of the Card Member and / or where a transaction is reversed the equivalent Rewards Plus points will also be reversed.

REDEMPTION

- Points accrued can only be redeemed by the Primary Card Member and not by an additional Card Member.
- Card Members need to have a minimum of 500 Rewards Plus points when redeeming for the first time. Subsequent redemptions can be made anytime.
- The Rewards Plus points are redeemable only against products, vouchers or services featured in the Rewards Plus catalogue and against any other products, vouchers or services as intimated from time to time by Standard Chartered Bank under the Rewards Plus programme. Redemption of Rewards Plus points against any outstanding or other fees billed is not permissible. For the complete Rewards Plus catalogue, log on to www.standardchartered.co.in
- All products featured in the Rewards Plus catalogue are subject to availability of the goods and supplier warranty restrictions at the time of redemption. Standard Chartered Bank gives no warranty (whether expressly or implied) whatsoever with respect to product / services acquired under the Rewards Plus programme either directly through the Rewards Plus programme or through other partner loyalty programmes. In particular, Standard Chartered Bank gives no warranty with respect to the quality of goods acquired or their suitability for any purpose.

- Selection of products offered is and will be at the sole discretion of Standard Chartered Bank and is liable to change without notice.
- Redemption Orders from Standard Chartered Card Members once given to Standard Chartered Bank cannot be cancelled or withdrawn or changed.
- On redemption, the Rewards Plus points would automatically be subtracted from the accumulated points in the Standard Chartered Card Member account.
- Goods will reach the Primary Card Member within 4-6 weeks of receipt of the order on a best effort basis. Notwithstanding the same, Standard Chartered Bank will not be held liable for any delay beyond this time period.
- Rewards Plus points once exchanged for any other partner loyalty programme cannot be transferred back or cancelled.
- All products / vouchers are subject to availability and will be allocated on a first come first served basis.
- Orders will be fulfilled in the order in which they are received and accepted by Standard Chartered Bank. If a Card Member does not have sufficient number of Rewards Plus points or sufficient available credit to make any required monetary payment for an order, the order will be deemed cancelled.
- There will be a handling charge of Rs.50 towards redemption of reward points. The amount will be charged to your credit card account.

Earn- Redemption Table:

Product	Earn- Domestic purchase	Earn-International purchase	Redemption
Platinum Elite and Platinum Rewards	<ul style="list-style-type: none"> - 5 Rewards on every Rs.100 spent at Hotels - 5 Rewards on every Rs.100 spent at Fine Dining Outlets - 5 Rewards for every Rs.100 spent at Fuel Stations - 2 Rewards for every Rs.100 on all other Spend categories 	<ul style="list-style-type: none"> - 5 Rewards on every Rs.100 spent at Hotels - 5 Rewards on every Rs.100 spent at Fine Dining Outlets - 5 Rewards for every Rs.100 spent at Fuel Stations - 2 Rewards for every Rs.100 on all other Spend categories 	Minimum 500 Rewards Points for first redemption
Gold Rewards	2 Rewards Points for Rs.100 spent	2 Rewards Points for Rs.100	Minimum 500 Rewards Points for first redemption
Gold card	1 Rewards Points for Rs.125 spent	1 Rewards Points for Rs.80	Minimum 500 Rewards Points for first redemption
Executive Card	1 Rewards Points for Rs.125 spent	1 Rewards Points for Rs.80	Minimum 500 Rewards Points for first redemption
Classic Card	1 Rewards Points for Rs.125 spent	1 Rewards Points for Rs.80	Minimum 500 Rewards Points for first redemption
Others	1 Rewards Points for Rs.125 spent	1 Rewards Points for Rs.80	Minimum 500 Rewards Points for first redemption

Please refer to the rewards catalogue for Redemption details

Terms and conditions governing the Retail Gift Vouchers

(PI note: These T&Cs have been issued by the concerned retail partners and Standard Chartered Bank cannot be held responsible for any misinterpretation / misinformation.)

MUSIC WORLD

- This voucher will be honored on presentation by the bearer, at any counter of the Music World outlet
- This voucher can be exchanged against stock only, and no cash will be refunded in case the purchase is below the value of the voucher
- This is encashable against a single lot of purchases only and balances or part thereof, cannot be carried forward
- This voucher is valid for 6 months from the date of issue
- This voucher is null and void if it does not have the issue details.

HIDESIGN

- Offer open for a Minimum purchase on INR 500 (Five Hundred) & above only.
- Offer open subject to availability of merchandise of the customer's choice
- This Gift voucher cannot be combined with any other offer.
- This Gift voucher cannot be exchanged for cash.

SHOPPER'S STOP

- Not valid on mobile phones & mobile accessories.
- Not valid on 22K & 24K Gold Jewellery & Gold Coins of any Jewellery brand.
- The Gift Voucher cannot be exchanged for cash as well as smaller Gift Voucher denominations.
- No cash shall be refunded nor credit note issued for part utilization of the Gift Voucher.
- Conditions Apply – In case of Promotions & Events subject to Mumbai jurisdiction.
- Only valid Vouchers at the sole discretion of Shoppers Stop shall be accepted for redemption.
- Gift Vouchers if lost, misplaced or stolen – No duplicate voucher shall be issued.
- Gift Vouchers not accepted at the Food Cafe.
- Valid at all outlets of Shoppers Stop, Mothercare, HomeStop, Stop&Go, Arcelia & Crossword (only at Company owned stores of Crossword) for 12 months from date of issue.

TITAN

- This voucher can be purchased at any office of Titan industries Limited or any 'The World of Titan' outlet and can be redeemed at any 'The World of Titan' outlet.
- This voucher shall be valid for the purchase of any Titan product from 'The World of Titan' outlet.
- This voucher is only an entitlement to credit to the extent of the face value of the voucher at the time of purchase.
- Two or more voucher may be combined to buy a Titan product, only if the purchase value is more than the face value of the one voucher.

- This voucher is non- encashable, If the price of the Titan product purchased exceeds the voucher value, the difference will have to be paid in cash only.
- This voucher is valid only if embossed with titan seal.
- This voucher is not a legal tender.
- This scheme may be withdrawn at discretion of management at any time, with out any loss to purchaser / holder of the voucher.

REEBOK

- No replacement or compensation is permissible for lost vouchers
- Mutilated or defaced Gift vouchers will not be honored.
- Once the gift voucher is issued, the company will not entertain any request for cancellation.
- The gift voucher is not valid without authorized signature and the company seal.
- This gift voucher can not be redeemed in part.
- It must be redeemed in full in one transaction.
- In case the value of purchase exceeds the face value, of the voucher, the differential amount is payable in cash.
- However, if the value of purchase is less than the face value, no differential amount shall be refunded.
- This Gift Voucher can not be combined with any other sales promotion scheme or offer.
- This Gift Voucher is valid for six months from the date of issue.
- This Gift Voucher is redeemable by the bearer.
- Any exchange by the bearer will be considered a valid discharge of company's liabilities.

LIFE STYLE

- This voucher is redeemable for items at any of the life style stores listed here.
- No cash refunds, in part or full against this gift voucher.
- Should the purchase value exceed the value of the voucher, the differential amount should be paid. If the value of the purchase the lesser than the gift voucher, the customer will be given a credit note for the difference and the same will be valid for only 6 months from the date of issue.
- This voucher is redeemable only by the bearer. No replacement / compensation permissible for lost voucher.
- Mutilated or deface gift vouchers will not be honored.
- This gift voucher is valid for 12 months from the date of issue.
- This voucher cannot be used at Café Coffee Day, Polynation, Planet M & Food Court.
- This voucher cannot be used for mobile phones, MP3, DVD, VCD, players.
- Once the voucher is issued Life style will not entertain any request for cancellation. Any exchange by the bearer will be considered a valid discharge of Lifestyle's liability.
- This gift voucher is not valid without the signature of the Authorised Signatory and the company's seal.
- Lifestyle reserves the right to alter any / all the terms and conditions of this gift vouchers any time without prior notice.

HOME CENTRE

- No cash refunds, in part or full against this gift voucher.
- Should the purchase value exceed the value of the voucher, the differential amount should be paid.
- If the value of the purchase the lesser than the gift voucher, the customer will be given a credit note for the difference.
- This voucher is redeemable only by the bearer. No replacement / compensation permissible for lost voucher.
- Mutilated or deface gift vouchers will not be honored.
- This gift voucher is valid for 12 months from the date of issue.
- This voucher cannot be used at Café Coffee Day, Polynation, Planet M & Food Court.
- This voucher cannot be used for mobile phones, MP3, DVD, VCD, players.
- Once the voucher is issued Life style will not entertain any request for cancellation. Any exchange by the bearer will be considered a valid discharge of Lifestyle's liability.
- This gift voucher is not valid without the signature of the Authorised Signatory and the company's seal.
- Lifestyle reserves the right to alter any / all the terms and conditions of this gift vouchers any time without prior notice.
- This voucher is Redeemable on purchase of merchandise/brands available in Home Centre concept at Lifestyle stores & also at Exclusive Home Centre Stores by Lifestyle.

BIG BAZAAR

- This voucher can be used in all Big Bazaar/Food Bazaar Stores across India (except at Food Bazaar sections in Pantaloons; Central and Brand Factory stores).
- This voucher has to be redeemed in full and partial redemption is not allowed.
- This voucher cannot be exchanged for cash or cheque.
- No duplicate will be issued if this voucher is lost or misplaced.
- This voucher is valid for 6 months from the date of issue.
- The holder of this voucher is deemed to be beneficiary.
- Any dispute should be referred to the company and the decision of the company shall be final.
- Not valid on Mobile, Sugar, Cooking Oil, Electronics, Navras & Specific Branded Shops (also known as Shop in Shop).

FAME INDIA LTD

- Fame Movie Money Vouchers can be used for ticket purchases at the Box office.
- These vouchers have a validity of 6 months.
- These vouchers are redeemable through the box office/ telebooking / home delivery/ concessions counter at all Fame Cinemas.
- These vouchers can also be used for advance booking.
- Vouchers have denominations of Rs.50 and Rs.100
- These vouchers can be used to purchase tickets at any Fame property across India.
- If the value of the voucher is more than the value of the tickets bought, then food coupons worth the balance amount will be issued from the box-office. No cash refund will be made.
- If the value of the tickets is more than the value of the vouchers / issued then the balance can be paid either in cash or by credit/debit card.

- Tickets will be issued only when the original voucher is deposited with us.
- Tickets would be provided subject to availability.

FAME PROPERTIES

Bangalore - Fame Lido Mall (Mg Road), Fame Symphony- Shankarnaag (Mg road), Fame Prestige Forum Mall- Whitefield, **Mumbai** - Fame Nakshtara- Dadar, Fame Big Cinemas- Andheri, Fame Inorbit Mall- Malad, Fame Raghuleela- Kandivali(W), Thakur Fame Cinema- Kandivali (E), Thakur Fame Movie- Kandivali (E), Thakur Mall-Fame Dahisar, Fame Raguleela Vashi, Fame Neelyog Ghatkopar, Fame Metro Junction- Kalyan, **Pune** - Fame Jai Ganesh- Chinchwad Pimpri, Fame Fun N shop- Fatima Nagar (coming soon), **Kolkata** - Fame South City Mall, Fame Hiland Park (Near Salt Lake), **Surat** - Fame Raj Empire, **Anand** - Fame Anand, **Aurangabad** - Fame Tapadia, **Nasik** - Fame Nasik, **Bharuch** - Fame Shalimar, **Dhanbad** - Fame Shriram, **Panchkula (near Chandigarh)** - Fame Shalimar

KINGFISHER AIRLINES

Terms and Conditions for the conversion of Rewards Plus Points into Partner King Miles:

- King Club Members (herein after referred to as “Member”) can request for transfer of “Reward Points” earned through the Standard Chartered Bank Reward Plus Program as per their Card types (hereinafter referred to as the “Participating Cards”) into ‘Partner King Miles’ :

Card Variant	Conversion Ratio
Standard Chartered Manhattan Platinum Credit card	1.2 Reward Points = 1 Partner King Mile
Standard Chartered Platinum Rewards Credit Card	1.2 Reward Points = 1 Partner King Mile
Standard Chartered Gold Rewards Credit Card	1.5 Reward Points = 1 Partner King Mile
Standard Chartered Gold Credit Card	1.5 Reward Points = 1 Partner King Mile
Standard Chartered Executive Credit Card	1.5 Reward Points = 1 Partner King Mile
Standard Chartered Classic Credit Card	1.5 Reward Points = 1 Partner King Mile
Standard Chartered Other Credit Cards	1.5 Reward Points = 1 Partner King Mile

*Emirates Platinum and Super Value Titanium credit cards are not part of this program

- The Reward Points Program is made available only to Standard Chartered Bank Cardholders holding a valid Standard Chartered Bank/ Manhattan Platinum Credit Card in India.
- The request for transfer of Reward Points earned on the Participating Cards into Partner King Miles must be made by the Member directly with Standard Chartered Bank.
- Member’s King Club Account will be credited with Partner King Miles as per the conversion ratio indicated in the table above.
- Members must have a minimum of 500 Standard Chartered Reward Points before placing their first redemption request.

- Partner King Miles cannot be redeemed against membership of another Cardholder other than the primary Cardholder/s. Only Primary Cardholders can place requests for redemption. Redemption request for conversion of Reward Points on the King Club account of the Add- On Cardholder also needs to be placed by the Primary Cardholder.
- Credit of Reward Points to Partner King Miles will be effected in the Cardholders King Club account usually within 4 to 6 weeks from the date of confirmation of transfer by Standard Chartered Bank.
- The Partner King Miles earned as a result of this arrangement, will be valid for redemption for up to 3 years from the date of transfer.
- The Partner King Miles earned from transfer of Reward Points can be redeemed only for King Rewards under the King Club Programme.
- Reward Points cannot be cancelled or varied once a request for conversion has been placed with Standard Chartered Bank.
- On redemption, the Standard Chartered Reward Points so redeemed would be automatically subtracted from the accumulated Standard Chartered Bank Reward Points in the Standard Chartered Bank Cardholders account and will reflect in the Reward Points section of the subsequent billing statement, issued by Standard Chartered Bank.
- Standard Chartered Bank Reward Points once exchanged for Partner King Miles cannot be transferred back. Redemptions cannot be cancelled or varied once they have been made. Redemptions can be executed only after the customer has accumulated 500 or more Reward Points. The minimum balance of Reward Points for redemption may be changed by Standard Chartered Bank without giving any notice. Redemptions will be executed in multiples of 100 points.
- Redemption of Partner King Mile earned on account of this arrangement will be subject to King Club Programme redemption rules which may be amended from time to time.
- Kingfisher Airlines Limited and Standard Chartered Bank reserve the right to modify, discontinue or terminate this arrangement, at any point without prior notice and shall not be liable to any Member for any such modification, discontinuation or termination. Kingfisher and Standard Chartered Bank will in no event be liable for any damages – direct, indirect, special, incidental, or consequential arising out of the transfer of Standard Chartered Bank Reward Points into Partner King Miles based on information contained in the arrangement.
- These Terms & Conditions shall be governed by and construed in accordance with Indian Law. Further, it is irrevocably and unconditionally agreed that the Courts of Mumbai shall have exclusive jurisdiction to entertain any proceedings in relation to any disputes in any way relating to or concerning this alliance.
- The above terms and conditions should be read in conjunction with Standard Chartered Bank's Terms and Conditions applicable for Reward Points Redemption.