

### iPhone EMI Offer T&Cs

1. This is a limited period special promotional Offer for select Debit card members only. The card members are selected solely at the discretion of Standard Chartered Bank (“**The bank**”). The bank may or may not come out with such offers in the future at its discretion.
2. The Offer is applicable for purchase of iPhones in select stores only for the following models – iPhone 4, iPhone 4S and iPhone 5 only (“**Products**”).
3. As part of the Offer and the online application, a Gold Rewards Credit Card will be issued and dispatched to eligible select Debit card members in a blocked status in the manner mentioned herein. The Gold Rewards Credit Card fees and important details including but not limited to the Annualized Percentage Rate (APR) are mentioned in the Most Important Document (MID) which are to be accepted by the eligible select Debit card members online. The Gold Rewards Credit Card is free for the first year and from the second year onwards an annual fee of Rs. 250 /- shall be charged.
4. Select Debit Card members who want to avail the Offer (described below) will have to apply for eligibility in order to qualify or be eligible for a Gold Rewards Credit Card (“**Credit Card**”). The qualified select Debit card members will be able to purchase the Products by making an upfront down payment of 16.68% of the price of the Product on the Debit card that was used for online approval. The remaining price of the phone will be converted to EMI and will be payable as card outstanding on the Gold Rewards Credit Card (“**Facility**”). The EMI account will be created within 3 business days after the transaction is completed. The details of the down payment on the debit card and the EMI on the Gold Rewards Credit Card have been more specifically mentioned in the online application form (“**Offer**”).
5. The Credit Card will be dispatched to the address details entered in the online application form on approval by the Bank. Once approved, the Credit Card will be dispatched irrespective of whether the Offer has been availed by the card member at the store. The Credit Card will be dispatched in a blocked state and will only be activated on collection of documents as required by the bank. The documentation list will be stated in the letter dispatched along with the Credit Card.
6. The amount utilised for the Product purchase in the form of the facility will not be available for other retail purchases or cash withdrawals. The card limit advised to you will therefore be the limit available for retail transactions other than the Product purchase.
7. Offer is valid only in Mumbai and Delhi in select stores only.
8. The select Debit card members can avail of this Offer only once during the offer period, which may be modified, extended or reduced at the discretion of the bank.
9. The bank shall not be held responsible for any technical delay in the communication of the Offer to the select Debit card members.
10. The interest (as applicable) on the facility will be billed in your monthly Credit Card statement. The interest rate (as applicable) on the purchase of iPhone Products (referred in 2 above) would be governed by the iPhone EMI offer. If these EMIs remain unpaid, then the card APR rates and other fees/charges will apply as detailed in the MID. Interest on credit card dues for other retail transactions would be governed by APR as mentioned in the MID.
11. The amount of Processing Fee (if applicable) and Service Tax will be billed in your monthly Credit Card statement.
12. The interest rate (as applicable) mentioned in the Credit Card statement is the applicable rate of interest which may be amended from time to time by the bank after intimating the card member about the same.
13. The Bank reserves the right at any time, without previous notice, to add, modify, alter, change or vary all or any terms and conditions, or to replace wholly or in part this Offer by another Offer, whether similar to this Offer or not, or to withdraw it altogether.
14. The Bank reserves the right to foreclose the card outstanding on the Credit Card and debit the entire outstanding amount if any payments are overdue or for any reason whatsoever.
15. Participants will not hold Standard Chartered Bank responsible for or liable for any actions, claims, demands, losses, damages, costs, charges which a participant might suffer, sustain, or incur by way of this Offer.
16. If the Credit Card is closed before all instalments have been charged, the card outstanding would be debited as one consolidated amount on to your Credit Card.
17. Nothing contained herein shall prejudice or affect the terms and conditions of the Card Member agreement and the credit card terms and conditions. The terms of this agreement shall be in addition to and not in derogation of the terms contained in the Bank’s Card Member Rules and Regulations and the credit card terms and conditions.
18. In the event you do not agree to the terms of the facility, rate of interest, applicable charges, or the terms and conditions herein, you are required to call the Bank’s help line and cancel the facility and thereafter, immediately return the amount within 15 days from the date of purchase of the Product, failing which you shall be liable to pay interest (if applicable) on the amount disbursed from the date of the facility.
19. To pre-close the facility, please call the helpline number listed on [www.standardchartered.co.in](http://www.standardchartered.co.in)
20. There will be no chargeback applicable for this Offer.
21. You shall accept the Terms and Conditions of the Card Member Agreement and the MID online before being eligible to avail this Offer.
22. In addition to the acceptance of the Terms and Conditions of the Card Member Agreement and the MID online, by signing the transaction charge slip at the store, you further accept the Terms and Conditions of the Card Member Agreement and the rules and regulations made thereunder.