Priority Visa Infinite Credit Card

Consolidated Terms & Conditions

A. Visa Domestic Lounge program

For the purposes of the Terms and Conditions of the VISA Lounge Program in India (Domestic and International terminals) the following definitions apply:

- "Card" means any valid and unexpired Priority VISA Infinite Credit Card issued in India.
- "Eligible Card" means a valid Priority VISA Infinite Credit Card issued in India for which complimentary airport lounge access is made available by the Issuer Bank.
- "Eligible Cardholder" under the program means a holder of a card.
- "Issuer Bank" means Standard Chartered Bank which issues Priority VISA Infinite Credit Card in India.
- "Participating Airport Lounges" means select airport lounges, as determined by Visa from time to time, where complimentary access is available to Eligible Cardholders on the terms and conditions set out below.

1. The Priority VISA Infinite Credit Cardholder will be eligible for complimentary lounge benefits as below in Domestic lounge terminals within India:
   - 4 complimentary lounge access per calendar quarter.
   - Both primary and supplementary Eligible Cardholder will have this access individually.
2. Eligible Cardholders will be allowed access to all Participating Airport Lounges under the program, based on the following feature:
   - Free entry for the Eligible Cardholder only, (subject to a nominal non-refundable swipe fee of INR 2/- (Rupees Two only). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal value of INR 2/- (Rupees Two only).
3. Click here to view the VISA Terms and Conditions that will be applicable in conjunction with Bank's Terms and Conditions with respect to lounge access feature in India.
4. The list of eligible lounges is subject to change. Clients are advised to check the list before visiting the lounge.
5. All disputes, if any, arising out of or in connection with, or as a result of the program or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
6. For the participating lounges under Visa Lounge program and the complete list of terms and conditions, click here.

B. Priority Pass Lounge Program

1. Priority Visa Infinite credit card offers Priority Banking customers and supplementary cardholders complimentary membership to Priority Pass (the card fee of USD 99 is waived).
2. The Priority Pass card gives you access to over 1000 airports across the globe. The charges with respect to usage of Priority Pass are waived for both Primary and Supplementary cardholders for 2 uses per Priority Pass card per month on meeting the FUM* (Funds under Management) qualification criteria of INR 30 Lakh at an individual account level, in the calendar month of Priority Pass usage and the respective primary and supplementary credit card being active in the calendar month of the usage.
3. Please log on to **http://www.prioritypass.com** for details of the participating lounges **FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings Account balances, Term Deposit balances, Investments made through the Bank, value of Demat held with the Bank, Life-to-date (total) paid-up life insurance premium for policies in force (except Term Insurance and Group Insurance plans) and funds held in Homesaver account (applicable only for existing Homesaver customers).

Priority Pass Lounge Program - Terms and conditions:

1. Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of products and services under the Priority Pass lounge program.
2. Priority Visa Infinite credit cardholders are automatically entitled to be members of the Priority Pass Program and the membership is complimentary.
3. All cardholder visits beyond the eligible complimentary visits (criteria for complimentary visits defined in

Point 2 of Priority Pass Lounge Program above) and all guest visits will be chargeable at the rate of up to USD 35 per visit. The charge will be billed to your Priority Visa Infinite Credit Card (as per usage according to Priority Pass). While the expense is in USD, the billing will be in Rupees. Exchange rate as on the date of debit to your Priority Visa Infinite credit card will apply and not as on the day of using the Priority Pass facility.

4. The card member will be liable to each domestic airport lounge visit in India using Priority Pass, as per applicable charges.
5. The usage charges and the conditions for complimentary lounge visit may be revised at the Bank's sole discretion and the Banks will give you notice of such revision.
6. Charges for non-complimentary visits will be levied on your credit card within 90 days of Priority Pass usage.
7. Usage of each individual Priority Pass lounge shall be governed by its own terms & conditions.
8. We are not responsible for the quality of the services provided within any of the lounges.
9. You can enjoy Priority Pass facilities only if your Priority Visa Infinite credit card is valid and in good standing.
10. Your Priority Pass card shall automatically be blocked if you or we block/cancel your Priority Visa Infinite credit card.
11. You must present your Priority Pass card in order to gain entry into any of the lounges within the Priority Pass network. If your Priority Pass card is blocked, you will not be able to enter the Priority Pass lounge.
12. You must inform us immediately if your Priority Pass card is lost so that we can block the card. We will not be liable for any charges on the Priority Pass card between the time you lose your Priority Pass card and the time you inform us of such loss.
13. The Priority Pass officials are not responsible for announcing flight departure times in the Priority Pass lounge and we will not be liable to you if you or your guests miss flights while waiting in the Priority Pass lounge.
14. We will not be liable for any loss of any possessions you or your guests may suffer while at the Priority Pass lounge.
15. The Priority Pass card is not transferable and is valid up to the date of expiry mentioned in the Priority Pass card.
16. The cardholder and his/her guests must abide by the rules and regulations of each participating Priority Pass lounge.
17. Access to the Priority Pass lounge may be restricted on account of space constraints and will be at the discretion of the Priority Pass lounge operator.
18. Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which the cardholder must pay.
19. The Issuer Bank shall remain indemnified against any liabilities/damages/costs associated with your injury/death or damage/destruction to any of your property arising out of use of any Priority Pass lounge.
20. The Priority Pass Program is offered by Priority Pass (A. P.) Limited. The Issuer Bank 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.
21. The cardholder shall be bound by the terms & conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited.

C. Priority Visa Infinite Credit Card Golf Program

1. The golf sessions are not organized by Standard Chartered Bank and Standard Chartered Bank does not have tie ups with the golf courses. The golf sessions are organized by Golflan and booked by the Standard Chartered Priority Concierge. The booking needs to be made only through the Concierge.

Client can reach the partner and book golf games through the following contact details:

- Contact: 18001027274
- Email: scb.priority@aspirelifestyles.com

Program offer: Under the program the client is allowed:

1. 2 complimentary Golf games per month, per valid Cardholder. This benefit is non-transferrable. The 2 complimentary golf games are only valid at domestic golf courses listed in Annexure 1.

2. 1 complimentary guest game per month, per valid Cardholder. The 1 complimentary guest game is only valid at domestic golf courses listed in Annexure 1.
3. 1 Complimentary coaching session per month for the Cardholder. The 1 complimentary coaching session is only valid at domestic golf courses listed in Annexure 1.
4. After the complimentary rounds are exhausted the Cardholder needs to make the payment for the golf services availed. The Bank will not be liable for any such bills.
5. Cardholders will have to pay convenience charges and other charges as may be applicable even for the complimentary games. The Cardholder must pay convenience charges and other charges by using the Standard Chartered Bank credit card only. List of premium domestic golf courses across India – Annexure 1.
6. The duration of each golf lesson (coaching session) will span a minimum of 30 minutes and will include:
   i. Fees to access the golf course or driving range
   ii. Fee for the lesson
   iii. Cost of instructor's fees
   iv. Range golf balls at 50 golf balls per lesson
   v. Learning equipment
7. The booking needs to be made only through the Concierge.
8. No walk-ins or direct payment to golf clubs are allowed in this program. Golf clubs will not entertain any correspondence /enquiries for booking directly from Cardholders and Cardholders may not receive any response directly from golf clubs.
9. Acceptance of requests for bookings for golf lessons and golf games are subject to availability and will be accepted at the discretion of the golf clubs/golf instructors.
10. Bookings will be accepted only if made 7 days in advance, this does not include the date of play and date of placing the request. In case of Cardholder placing a request at a short notice (less than 7 days in advance), booking will be processed on best effort basis.
11. Cancellations will be accepted only if done 2 days prior to the booked time of play. This does not include date of play and date of placing the request.
12. In the event of four Cardholders placing a request for a complimentary slot for the same course and the same date (to play together as a four ball), a maximum of two complimentary slots will be allotted. All 4 shall be booked only on best effort basis.
13. Cardholders may bring guest(s) subject to a maximum of three guests per booking, which is subject to availability & the cardholder would be required to pay the guest fees in advance using the Standard Chartered card. It is clarified that there is only one complimentary guest game per month available. The Cardholder will have to pay for other guests at the rates that may be prescribed by GolfLan from time to time.
14. The guest booking will only be processed if he/she is accompanied by the Standard Chartered Cardholder.
15. The golf courses/ coaching facilities listed in Annexure 1 are subject to change from time to time.

Annexure 1:

LOCATIONS OF GOLF COURSES – DOMESTIC

City	Golf Course
Mumbai	Willingdon Golf Club Kharghar Golf Club
Mumbai Bangalore	Zion Hills Golf Club Clover Greens Prestige Golfshire
Gurgaon	Golden Greens Golf Resort Classic Golf & Country Club Karma Lakeland

Noida	Jaypee Greens Jaypee Wishtown
Ahmedabad	Kalhar Kensville Golf Club
Pune	Poona Golf Club
Chennai	Madras Gymkhana Club
Hyderabad	Boulder Hills Golf Club
Chandigarh	Panchkula Golf club
Kolkata	Tollygunge Golf Club

Location of Golf Coaching facilities

City	Golf Course
Delhi	Siri fort Qutub Golf Club
Pune	Poona Golf Club
Gurgaon	Golden Greens Golf Resort & Country Club Karma Lake Lands Golf Course
Noida	Noida Golf Club
Mumbai	Golden Swan Letus Golf
Ahmedabad	Kensville Golf and Country Club
Chennai	AKDR
Hyderabad	Boulder Hills Golf Club

D. Priority Visa Infinite Credit Card Insurance:

HDFC Ergo General Insurance Company Ltd. Policy Number: 2999206693039301000

Details of Sum Insured/Limit of Liability:

Section	Section Name	Per Member Liability
I	Personal Accident	
I (A)	Accidental Death Mode of Transport: Air Sub-limit for comatose: 25%	INR 10,000,000
II	Travel Insurance	
II (A)	Checked Baggage Loss - Indemnity Based Sub-limit per article: 10% Sub-limit per bag: 50%	USD 500
II (B)	Baggage Delay - Indemnity Based Amount Payable per 6 hours: USD 10 Deductible: 12 hours	USD 100
II (C)	Loss of Baggage & Personal Documents - Indemnity Based	USD 750
II (D)	Hijacking Amount Payable per 6 hours: USD 75	USD 100
II (E)	Flight Delay - Indemnity Based Amount Payable per Hour: USD 10 Deductible: 12 hours	USD 200
II (F)	Emergency Medical Expenses Deductible: USD 100	USD 25,000
III (A)	Lost or Stolen Card Cover	INR 25,000
III (B)	Card forgotten at ATM Cover	Covered in III (A)
III (C)	Theft of Funds Due to unauthorized digital access cover	Covered in III (A)

To ensure hassle-free claim processing by the Insurance provider in the event of any unforeseen circumstances, please ensure that you update your nominee details with the Bank. Click here to update the nomination details.

Details

Personal Accident Cover – Air Accident Only:

- Sum Insured ₹10,000,000
- Air Accidental Death coverage is applicable only for International air travel for which fare has been paid through Priority Visa Infinite credit card
- The term "Air Accident" excludes "whilst mounting into or alighting from any aircraft as a fare paying passenger". It also excludes any travel by helicopter
- Accidental Death arising due to air accident only and valid for primary card holders only
- In the event the Insured Person(s) having multiple Cards issued by the Standard Chartered Bank the Insurance Policy shall be applicable only for the Card, which has the highest Sum Insured/limit of Indemnity

  Note - Non-ATM swipe (POS/e-commerce transaction) is mandatory i.e. on or before 30 days with a minimum swipe of ₹499/- from the date of loss for claims eligibility across all sections

Exclusions:

- The Company shall not be liable to pay any benefit in respect of any Insured Person(s):
- Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
- Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
- Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components
- for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person
- for Bodily Injury or Sickness due to willful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice
- for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle
- for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes
- for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform
- for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand-gliding, parasailing, off-piste skiing or bungee jumping
- for Bodily Injury caused by or arising from or as a result of Terrorism

Financial Liability Cover:

- Pre-Reporting Period: 7 Days
- Post-Reporting Period: 7 Days
- The policy is extended to include cover for Counterfeit Cards.
- Theft of Funds due to unauthorised digital access cover will be limited to transaction on credit card only.
- The cover is applicable for primary as well as on add-on cards.
- Pre-delivery frauds are not covered.
- Losses arising as the result of break-down, malfunctioning, hacking, cyber attack or other similar systemic issues on or of the systems and processes of the bank shall not be covered under the policy.
- Fraudulent transactions done by person known to the cardholder are not covered.
- Person known to the cardholder means an Insured Person's Spouse; children; children-in-law siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, maids, servants, person who have access to card and pin.

Emergency Medical Expenses:

- Coverage of upto USD 25000 is available to primary cardholders with a deductible of USD 100
- Covers any medical expenses because of any Bodily Injury or sudden unexpected Sickness only for international travel outside India. Medical expenses incurred due to any pre-existing illness will not be covered

Specific Exclusions –

- Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner
- Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice
- Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule
- Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance or any dental work

Baggage Delay:

- Coverage of upto USD 100 is available to primary card holders
- Coverage is applicable for delay beyond a period of 12 hours for international flight and maximum amount payable is USD 10 per 8 hours

Specific Exclusins –

- Travel on Chartered flights, unless such flights are registered in the International Data System
- Confiscation of baggage by customs or any government authority
- Purchases made after arriving in the final destination mentioned on the airline ticket
- Baggage and/or personal effects sent under an airway-bill or bill of lading
- Delays due to a strike or industrial action existing or announced before the start of the journey
- Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given
- Before the start of the journey
- Any delays of the return journey

Loss Of Baggage & Personal Documents:

- Coverage of upto USD 750 is available to primary card holders with a single anyone item limit of USD 30
- Personal documents mean an insured person's identity card (if applicable), ration card, voter identity card, driving license & car license

Specific Exclusions –

- Loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders, travelers' cheques, travel, tickets, securities of any kind and petrol or other coupons
- Mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle
- Destruction or damage due to wear and tear, moth or vermin
- Baggage, clothing and personal effects dispatched as unaccompanied baggage
- Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means
- Loss or damage to sports equipment whilst in use, contact lenses, samples, tools
- For loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority
- For loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
- For loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring
- For loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause
- A claim involving animals
- Loss, including but not limited to loss by theft, or damage to vehicles or other accessories

- For any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained
- Baggage and/or personal effects sent under an airway-bill or bill of lading
- Computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players
- Contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth

Hijacking:

- Coverage of upto USD 200 is available to primary card holders with a deductible of 24 hours
- Amount payable for every 6 consecutive hours period is USD 75

The Company shall not be liable to pay any benefit in respect of any Insured Person for: Any claim caused by civil authority. Flight Delay:

- Coverage of upto USD 200 is available to primary card holders with a deductible of 12 hours
- Amount payable is USD 10 per hour

Specific Exclusions –

- Arising or as the result of chartered flights, unless such flights are registered in the International Data System
- If comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time
- If an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike
- If the delay is due to a strike or industrial action existing or announced before the start of the journey
- If the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey

Subject otherwise to the terms exceptions conditions exclusions and limitations of this Policy Terms & Conditions

All insurance benefits listed herein are provided directly to Cardholders by HDFC ERGO General Insurance (herein referred to as “Insurance Company”), whose terms, conditions and decisions, for which Standard Chartered Bank (herein referred to as “the Bank”) is not liable shall apply and is binding upon the Cardholders

1. The Cardholder may be offered various insurance benefits from time to time by the Bank through a tie up with the Insurance Company
2. The Cardholder will be covered for Personal Insurance which is an Air Accident Policy and Travel Inconvenience Insurance which includes cover for loss of checked-in baggage or Loss of Travel Documents, Delayed Baggage, hijacking, trip delay and emergency medical expenses
3. This offer is valid only for primary Cardholder
4. To avail of this offer, the prices for the tickets should be paid by using Standard Chartered Priority Visa Infinite Credit Card
5. To avail of this offer, non-ATM swipe (POS/ e-commerce) is mandatory i.e. on or before 30 days with a minimum swipe of Rs499 from the date of loss for claims eligibility across all sections
6. The Air Accident Insurance is availed only for overseas travel
7. In case of Air Accident insurance, the air ticket has to be purchased by using the Standard Chartered Priority Visa Infinite Credit Card. The insurance is applicable only upon accidental death. The cover is available regardless of any other existing insurance that the Cardholder may have. The nominee of the Cardholder should be aware of the insurance cover and its claim procedure. Air Accident excludes ‘whilst mounting into or alighting from any aircraft as a fare paying passenger and travel by helicopter
8. Claim for Delayed Flight cover would be valid only in the event the flight is delayed by more than 12 hours for international flight
9. Claim for cost of necessary items for basic needs in case of delayed baggage would be valid only in the event of baggage delay of more than 12 hours for international flights
10. Claim for total loss of baggage or damage to baggage in case of overseas travel

11. Claim for loss of travel documents including costs incurred in procuring passport, application fee for lost passport/other travel documents while travelling overseas
12. Claim for travel insurance will not be valid for procuring a visa
13. Average duration of the trip shall be restricted to 30 days and maximum to 90 days
14. Any claims raised by the Cardholder has to be raised directly to the Insurance Company as per the communicated process for settling claims and the Insurance company shall be solely liable for compensation, recovery of compensation, processing of claims or otherwise or in any manner whatsoever
15. Standard Chartered shall not be held liable for any deficiency in service on part of the Insurance Company or for the delay in the process of the claim(s) raised by the Cardholder with the Insurance Company and all disputes in this regard should be taken up with the Insurance Company
16. The Cardholder hereby acknowledges that the insurance benefit provided on the Standard Chartered Priority Visa Infinite Credit Card will be available as per terms of the relevant insurance policy in force and only so long as the Cardholder is and remains as a credit card holder of Standard Chartered with the Cardholder's Card Account being good and regular and no event of default has occurred
17. In the event of the credit card facility being delinquent, suspended or terminated for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cessation of membership
18. Standard Chartered may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefit of such insurance cover and there will be no binding obligation on the Bank to continue this benefit
19. Claim Procedure:
    1. The Cardholder should contact & register claim at:

       For claims, you can call HDFC ERGO's twenty-four (24) hour, seven (7) Days a week, toll-free emergency telephone assistance service
    2. To access the emergency assistance services while travelling, please call one of the following emergency telephone numbers:
       - International Toll free Number : + 800 08250825
       - Landline (Chargeable) : +91-120-4507250
       - Fax No.: + 91 - 120 – 6691600
       - Email: travelclaims@hdfcergo.com
       - Address: HDFC ERGO General Insurance Company Limited, 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301
    3. <u>Click here</u> for Claim form and <u>click here</u> for Claim checklist.
20. After receiving all required documents, the Insurance Company shall settle the claim within 30 working days
21. Claims should be intimated within 15 days from the date of loss of life in case of Personal Accident cover/occurrence of the incident in case of any of the Travel Inconvenience Insurance covers
22. The Documents are to be dispatched at:

    HDFC ERGO General Insurance Company Limited, 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai 400 059
23. Any dispute arising out of or in connection with the above offer shall be subject to the exclusive jurisdiction of the courts/tribunals in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against Standard Chartered
24. The Terms and Conditions shall be in addition to and not in substitution to the Master Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Master Terms and Conditions