Standard Chartered - EaseMyTrip credit card

Terms and Conditions

The Standard Chartered - EaseMyTrip credit card ("card") comes with certain features and benefits. The details of the features and benefits, the terms and conditions are provided in these terms herein below:

1. In addition to these terms, the Client Terms, the Credit Card Terms and the Important Information Document/Most Important Document will govern the card.

2. Standard Chartered Bank ("bank") reserves the right to revise, change, or discontinue the features and benefits on the card from time to time without assigning any reasons whatsoever. The bank will intimate the cardholder about the same. Nothing contained in these terms and conditions, shall be construed as an obligation on the bank to continue the benefits on the card.

3. A joining fee and an annual fee of an amount mentioned in the Important Information Document/Most Important Document will be levied on the card. The annual fee may be waived by the bank if the spends in the preceding year exceeds a certain threshold as mentioned in the Important Information Document/Most Important Document and as may be amended by the bank from time to time.

4. The bank reserves the right to modify/change all or any of these terms and conditions from time to time.

5. The benefits on the card are personal to the cardholder, and non-transferable.

6. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the cardholder due to provision of the benefits, shall be to the sole account of the cardholder.

7. The client is eligible to earn reward points as below:
   a. 10 Reward points for every INR 100/- (Rupees One Hundred Only) spent on booking airline tickets and making hotel reservations using the card on standalone airline or hotel websites/mobile applications/outlets and not through any aggregators.
   b. Please note, identification of websites/applications/outlets as standalone airlines and hotel is based on the merchant category codes allotted by Visa. Standard Chartered Bank will not be responsible for providing 10 reward points for purchases at websites/applications and outlets which have not registered themselves under merchant category codes assigned for airline or hotel websites/applications/outlets by Visa.
   c. On all other category of retail spends, except spends on airline and hotel booking on standalone basis, returned purchases, disputed or unauthorised/fraudulent transactions, finance charges, card account fees, cash withdrawals, and charged back transactions, clients will earn 2 reward points for every INR 100/- (Rupees One Hundred Only) spent using the card.
   d. Clients will not earn 10 reward points for every INR 100/- (Rupees One Hundred Only) spent on booking tickets/reservations on the EaseMyTrip website/mobile application and will only be eligible for 2 reward points per INR 100/- (Rupees One Hundred Only) spent on the card on booking tickets/reservations on the EaseMyTrip website/mobile application.
   e. There is no cap on the reward points earned per month on the card.
   f. The reward points earned on the card expire after 2 years from the date on which they are earned.
   g. The reward points earned can be redeemed through the rewards portal of the bank i.e. R360. https://retail.sc.com/in/rewards360/rewards_home/in.
   h. Reward points are redeemable only against products, vouchers, or services featured in the 360 Rewards catalogue, and subject to their availability at the time of redemption.
   i. The bank gives no warranty with respect to quality/suitability of goods acquired through the Rewards programme.
   j. Redemption orders cannot be cancelled or withdrawn or changed once given.

8. The client is eligible for the instant discount benefit for bookings done on EaseMyTrip website or mobile application using their Standard Chartered - EaseMyTrip credit card as below:
   a. Flat 10% instant discount on domestic flight bookings [Subject to a maximum of INR 1,000/- (Rupees One Thousand only) per transaction per card].
   b. Flat 10% instant discount on international flight bookings [Subject to a maximum of INR 5,000/- (Rupees Five Thousand only) per transaction per card].
   c. Flat INR 125/- (Rupees One Hundred and Twenty-five only) off on domestic bus service tickets on a minimum ticket booking of INR 500/- (Rupees Five Hundred only).
   d. Flat 20% instant discount on domestic hotel bookings [Subject to a maximum of INR 5,000/- (Rupees Five Thousand only) per transaction per card]. This offer is applicable on Domestic hotels which are part of discount program participation on EaseMyTrip platforms.

e. Flat 20% instant discount on international hotel bookings [Subject to a maximum of INR 10,000/- (Rupees Ten Thousand only) per transaction per card]. This offer is applicable on International hotels which are part of discount program participation on EaseMyTrip platforms.
f. Clients will need to use coupon code "EMTSCB" to avail these instant discount benefits.
g. Clients will be eligible for the instant discount benefit only once per month per card in each of the categories defined from 8 a. to 8 e. above. i.e if a client has already earned an instant discount once in a month on booking domestic flights through the EaseMyTrip website or mobile application, the client will not be eligible for further discounts on booking domestic flights in that month using the same card. However, the client can earn an instant discount on any of the above-mentioned category of booking apart from domestic flights.
h. The instant discount benefit is applicable for both primary and supplementary card holders individually.

Visa Domestic Lounge Program

Terms and Conditions

For the purposes of the Visa Domestic Lounge Program Terms and Conditions, the following definitions apply:

- "Card" means any valid and unexpired Visa Infinite, Visa Signature, Business Platinum, Business Signature, Corporate Platinum and Visa Rewards card issued in India. However, Priority Pass will not be considered as Card in this section and Terms and Conditions related to Priority Pass are covered separately in this document.
- "Eligible Card" means a valid Visa 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 the bank which issues Visa 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.

a. The Eligible Cardholder will be eligible for complimentary lounge benefits as below:

- Domestic lounge access: 1 complimentary visit per calendar quarter with effect from 15 October 2024, cardholder will be eligible for 2 complimentary domestic lounge visits in a calendar year.
- Domestic lounge access is applicable on Standard Chartered EaseMyTrip credit card only and any domestic lounge access using Priority Pass will be chargeable as per applicable charges.
- Both primary and supplementary Eligible Cardholders will have this access individually.

b. Eligible Cardholders will be allowed access to all participating airport lounges under the program, based on the following entry types:

- Entry Type 1: 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. Further, quarterly limits on complimentary access to participating airport lounges, as communicated by the issuer bank, shall apply. With effect from 15 October 2024, annual limits on complimentary access to participating airport lounges, as communicated by the issuer bank, shall apply.
- Entry Type 2: Paid entry for the Eligible Cardholder according to the respective prices of usage displayed at the Participating Airport Lounges, for themselves only or for their accompanying guests (payment will be made directly at the Participating Airport Lounge by the Eligible Cardholder).

c. To use the Participating Airport Lounge, the customer's Card must be validated at point of entry by swiping a transaction of a nominal INR 2/- (Rupees Two only) for access based on Entry Type 1. The customer will be denied the free entry if the Card is not approved by Issuer Bank upon this swipe.

d. Without prejudice to the foregoing paragraphs, Entry Type 1 may be restricted or unavailable:

- If Visa withdraws the Entry Type 1 (either as a program or in relation to any Eligible Cardholder or at any Participating Airport Lounge) for any reason at its sole and absolute discretion; or
- If the maximum capacity for Visa cardholders or an Eligible Card type or an Eligible Card type issued by a particular Issuer Bank has been reached at the relevant Participating Airport Lounge. In this regard it is to be noted that capacity limit at a Participating Airport Lounge may be different for different Eligible Card types or Eligible Card types issued by different Issuer Banks. Visa shall not be held responsible under any circumstances for any such unavailability.

e. Visa makes no guarantee that any privileges, benefits, or facilities under the program or otherwise will be made available by the Participating Airport Lounge to an Eligible Cardholder and Visa cannot be held liable for the same. Specifically, the free lounge access to customer(s) may be suspended if the validation system at the Participating Airport Lounge is unable to swipe and authorise the customers' Card due to any system malfunction or connectivity issues.

f. Usage of the Participating Airport Lounges under the Program (under Entry Type 1) is subject to access limits/quota every quarter that will be determined by Visa in its absolute discretion and any attempted usage beyond such access limits/quota will be rejected by the Participating Airport Lounge.
With effect from 15 October 2024, usage of the participating airport lounges under the program (under Entry Type 1) is subject to access limits/quota every year that will be determined by Visa in its absolute discretion and any attempted usage beyond such access limits/quota will be rejected by the participating airport lounge.

g. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.

h. Eligible Cardholders will be charged on their Eligible Card based on the amount stated on the charge-slip presented by the Participating Airport Lounge operator. Whilst it is the responsibility of the Participating Airport Lounge staff to ensure a valid charge-slip is processed and printed by swiping the Eligible Card, the Eligible Cardholder is responsible for ensuring, before using the lounge facilities, that the charge-slip correctly reflects the applicable usage charges for their entry and that of their companion (if applicable). The Eligible Cardholder must retain the original copy of the charge-slip for verification purposes, and no allegations of error in charges will be entertained without the charge-slip verification.

i. All usage of the Participating Airport Lounges under the Program is conditional upon presentation of a valid Eligible Card, and Visa, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any Visa card, or program benefits, at any time without prior notice.

j. The privileges under this program are to be construed as a standalone offer and cannot be clubbed together and/or in any way be combined with any other offer of the Participating Airport Lounge in any manner or form. For the avoidance of doubt, privileges under the program cannot be exchanged or redeemed for cash.

k. All Participating Airport Lounges are not owned or operated by Visa, but by third party organisations. Eligible Cardholders and relevant accompanying guests must abide by the rules and policies of each respective Participating Airport Lounge, which include, without limitation:

- Access being denied to the lounge where there are space constraints or if the maximum capacity for Visa Cardholders or an Eligible Card type issued by a particular Issuer Bank has been reached at the relevant Participating Airport Lounge.

l. Eligible Cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for non-compliance with the rules and policies and, for the avoidance of doubt, will not make any complaints against, or hold Visa responsible.

m. For the avoidance of doubt, Visa makes no guarantee that any privileges, benefits, or facilities under the Program or otherwise, will be made available by the Participating Airport Lounge to an Eligible Cardholder and Visa will not be liable in any circumstances whatsoever in relation to the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities under the Program.

n. Participating Airport Lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.

o. Participating Airport Lounges have no contractual obligation to announce flights, nor to remind guests of their flight boarding times, and Eligible Cardholders are solely responsible for abiding by boarding times stated on their flight tickets. Accordingly, for the avoidance of doubt, Visa shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder.

p. Eligible Cardholders should make prior enquiries before ordering any separate services/privileges or meal/food items apart from the general free services/privileges or meal/food items offered and will be responsible for paying any charges for additional consumption, directly to the Participating Airport Lounge.

q. Visa shall not be held responsible under any circumstances for any disputes that may occur in, or in relation to the usage of, a Participating Airport Lounge, including without limitation, between the Eligible Cardholder and another guest, airport user, or Participating Airport Lounge operator staff/representatives.

r. By participating in or using, or attempting to use, the Participating Airport Lounge under the Program, the Eligible Cardholder agrees to:

- abide by the terms and conditions set out herein and
- defend, hold harmless, and indemnify Visa for any loss or damage caused to, or injury to or death of any person or damage to or destruction of any property arising out of the use of any Participating Airport Lounge by the Eligible Car holder and/or their accompanying guests.

s. Any delay, failure or omission of Visa in exercising any right, power or remedy under these Terms and Conditions will not constitute a waiver of, or impair any such right, power or remedy of Visa.

t. The provisions of these Visa Domestic Lounge Programme Terms and Conditions are severable, and if any one or more such provisions will be determined to be invalid, illegal or unenforceable, in whole or in part, the validity, legality and enforceability of any of the remaining provisions or portions thereof will not in any way be affected or impaired thereby and will remain binding.

u. 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.

v. **Click here** to view the complete list of Participating Airport Lounges. The list of Participating Airport Lounges may be updated by Visa from time to time without prior notice.

Priority Pass Lounge

Terms and Conditions

a. The Priority Pass programme is offered by Priority Pass (A.P.) Limited. Standard Chartered is neither responsible for the goods/services offered at any of the lounges nor is it liable for any defect or shortcoming of such goods/services obtained/availed at the airport lounges.

b. Membership to the Priority Pass programme provided on the Standard Chartered - EaseMyTrip credit card is complimentary.

c. Except for the 2 complimentary international lounge visits per calendar year, the member shall be liable to pay for each Priority Pass lounge visit.

d. The cardmember will be liable to pay for each domestic lounge visit using Priority Pass, as per applicable charges.

e. The above-mentioned charges are subject to change without notice to the cardmember. Such revised charges will be communicated to the cardmember.

f. All cardholder visits beyond the eligible complimentary visits (criteria for complimentary visits defined in Point c of Priority Pass Terms and Conditions) and all guest visits will be chargeable at the rate of up to USD 29 per visit.

g. Usage of each individual Priority Pass Lounge shall be governed by its own terms and conditions.

h. W.e.f 1 May 2024, using your Priority Pass to visit Airport lounges within India (Domestic/International Terminals) will attract applicable charges up to USD 29 per visit.

i. Membership to the Priority Pass programme shall remain valid for a cardmember only till the cardmember's Standard Chartered - EaseMyTrip credit card remains valid with the bank.

j. The Priority Pass card is not transferable and is valid up to the date of expiry mentioned on the Priority Pass card.

k. The membership of the Priority Pass Programme shall be blocked if the member's credit card is blocked by the bank on account of any fraud/default and/or any other reason. Presentation of a blocked Priority Pass card at the lounge shall not be entertained.

l. The member shall be liable to present the Priority Pass card in order to gain entry into any of the lounges within the Priority Pass network.

m The cardmember is liable to intimate the bank immediately upon loss of the Priority Pass card to enable the bank to block the same promptly. The bank shall not be liable/responsible for any charges that may be incurred on the Priority Pass card between the time of loss of the Priority Pass card and reporting of the same by the cardmember to the bank.

n. The Priority Pass officials are not bound to announce flight timings and the bank shall not be held liable/responsible for any cardmember/accompanying guests missing flights while in the lounge.

o. The bank shall not be held liable/responsible for any loss/damage of possessions of a cardmember while within the lounge premises.

p. The cardmember must abide by the rules and regulations of each participating lounge.

q. Access to the lounge may be restricted on account of space constraints and will be at the sole discretion of the lounge operator.

r. Participating lounges may choose to enforce a maximum stay period, beyond which the cardmember may be charged.

s. The bank shall remain indemnified against any liabilities/damages/costs associated with the injury/death of any cardmember and/or damage/destruction to any property arising out of usage of any lounge.

t. In addition to the Priority Pass cardmember rules and regulations, the cardmember shall be bound by the terms and conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited.

u. Visit http://www.prioritypass.com to view the complete list of participating lounges.

With effect from 15 October 2024, Priority Pass issuance and usage for accessing international lounges across airports within India and abroad will be discontinued. Any access to international lounges will be chargeable.