# Standard Chartered Rewards Credit Card

## Terms and Conditions

1. The Standard Chartered Rewards 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 hereinbelow.

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

3. The terms and conditions of VISA and Mastercard will also be applicable along with the terms and conditions of the Bank.

4. 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.

5. There is no joining fee applicable on the card. However, a renewal fee of an amount mentioned in the Important Information Document/Most Important Document will be levied on the card second year onwards. The renewal 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.

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

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

8. 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.

9. The reward points on the card will be earned only for online and offline transactions as categorised by the card associations.

   9.1 The client is eligible to earn:

   9.1.1. 4 'base' reward points per ₹150/- (Rupees One Hundred and Fifty only) spent on all retail transaction categories (except categories defined in point 9.1.2); and

   9.1.2. 1 'base' reward point per ₹150/- (Rupees One Hundred and Fifty only) spent on insurance and government payments categories.

   9.2 The client is also eligible to earn 4 'bonus' reward points per ₹150/- (Rupees One Hundred and Fifty only) spent on all retail transaction categories (except categories defined in point 9.1.2). The client can earn 'bonus' reward points for retail spends more than ₹20,000/- (Rupees Twenty Thousand only) in these categories per statement cycle. The bonus reward points are capped to 2000 per statement cycle.

10) The following categories of transactions will not earn any reward points:

   10.1 Fuel purchases.

   10.2 Returned purchases, disputed or unauthorized/fraudulent transactions, transactions not initiated by the cardholder, finance charges, any other charges and fees and charged back transactions; and

   10.3 Cash advances

11) All reward points are capped at card level i.e., the primary and supplementary cardholders are eligible to receive the maximum reward points amount individually.

12) The reward points can be redeemed through the rewards portal of the bank i.e. R360 https://retail.sc.com/in/rewards360/rewards_home/in. Clients have two options to redeem reward points –

12.1 Reward points are redeemable against products, vouchers or services featured in the 360 Rewards catalogue, and subject to their availability at the time of redemption [1RP = ₹0.25].

12.2 Reward points are also redeemable against the outstanding credit card statement balance [1RP = ₹0.20]

13) 'Base' reward points will be visible in the rewards portal within 3 (three) working days of the transaction being completed by the client. 'Bonus' reward points will reflect in the Rewards portal, 1 (one) working day after the client's credit card monthly statement is generated.

14) A minimum reward points balance of 1000 is required to proceed with redemption as defined in point 12.2. Reward points can be redeemed only in multiples of 100.

15) The reward points, if redeemed against the statement outstanding prior to the date of the statement generation, will be adjusted against the total outstanding. If the reward points are redeemed after the date of the statement generation, the same will be adjusted in the next statement cycle.

16) Clients will be eligible for 1% fuel surcharge reversal on minimum transaction amount of ₹400/- (Rupees Four Hundred only) and maximum transaction amount of ₹2000/- (Rupees Two Thousand only). The surcharge reversal is capped at ₹400/- (Rupees Four Hundred only) per statement cycle.

17) In all matters relating to any complaints or issues related to the benefits on the card, the decision of the Bank shall be final and binding.

18) Please note identification of websites/applications/outlets as retail categories or government payments and insurance categories is based on the merchant category codes allotted by the card associations. The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category. Bank will not be responsible for providing reward points for purchases at websites/applications and outlets which have not registered themselves under merchant category codes assigned for retail categories or government payments and insurance categories by card associations. The Merchant Establishment needs to have accordingly qualified and hence listed in the Category, in order for the transaction to be eligible for reward points.

# Mastercard Domestic Lounge program

## Terms and Conditions

1. The program is applicable in select Lounges in India, via service providers using Mastercard network. This list of lounges is subject to change from time to time.

2. Access at the lounge would be given upon successful authorization of the Mastercard card on the electronic terminals placed at the lounges.

3. Eligible cardholders will get access to the lounge, and food & beverages as applicable under the agreement between Mastercard and the lounge. Cardholder is advised to check what services and facilities are covered in the Mastercard Lounge access program.

4. Eligible Cardholder will be eligible for complimentary lounge benefits as below:
    - Domestic lounge access: 1 complimentary visit per calendar quarter.
    - Both primary and supplementary Eligible Cardholder will have this access individually.

5. An authorization for an amount (₹25/-) will be taken on the card for validation purposes only and it will not be charged to cardholder's account.

6. Program is open only for card holders carrying a valid Rewards Mastercard variant issued in India. Only one entry per cardholder will be permitted.

7. The program can be modified, amended, changed or revoked anytime by Mastercard without prior intimation.

8. The access to the lounge will be available on first-come-first-serve basis.

9. Any cardholder queries/complaints may be referred to 'Mastercard For You'. You can access this service by calling 'Mastercard For You' toll free helpline 1800-102-6263.

10. Neither Bank nor Mastercard nor any of its subsidiaries or affiliates (collectively the "Promoters") assume any responsibility for the products or services offered at the participating lounges. The products and services are sold or licensed or provided solely by the Service Provider, and the Promoters accept no liability whatsoever in connection with the products and services.

11. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Mastercard Lounge program shall be binding on the cardholders.

12. Standard Chartered Bank or Mastercard assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Standard Chartered Bank or Mastercard.

13. For the participating lounges under the Mastercard Lounge program for Rewards Credit Card, **Click here**.

# 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.
- "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 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. Eligible Cardholder will be eligible for complimentary lounge benefits as below:

- Domestic lounge access: 1 complimentary visit per calendar quarter.
- Both primary and supplementary Eligible Cardholder will have this access individually.

b. Eligible Cardholders will be allowed access to all Participating Airport Lounges under the program, based on one of the following entry types:

- Entry Type 1: Free entry for the Eligible Cardholder only, (subject to a nominal non-refundable swipe fee of ₹2/- (Rupees Two only). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal value of ₹2/- (Rupees Two only). Further, quarterly 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 ₹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 authorize 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.

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 organizations. 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 Cardholder 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.