Standard Chartered Platinum Rewards Credit Card

Terms and Conditions

The Standard Chartered Platinum 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.

1. In addition to these terms, the Clients 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. However, a renewal/annual fee of an amount mentioned in the Important Information Document/Most Important Document will be levied on the card second year onwards. The renewal/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. Under Joining Benefits, clients will be eligible for 100% Cashback up to ₹500 on transactions at restaurants within 90 days from card setup. This offer is valid only for Clients who had paid the card joining fee.
5. The bank reserves the right to modify / change all or any of these terms and conditions from time to time.
6. The benefits on the card are personal to the cardholder, and non-transferable.
7. 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.
8. The reward points on the card will be earned only for online and offline transactions as categorised by the card associations.
9. The client is eligible to earn reward points as below:
   - 9.1. 5 reward points per ₹150/- (Rupees One Hundred and Fifty only) spent on Hotels, Restaurants & Fuel
   - 9.2 1 reward points per ₹150/- on all other spends apart from the categories mentioned in 9.1.
10. The following categories of transactions will not earn any reward points
    - 10.1 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
    - 10.2 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**.
13. 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].
14. Reward points will be visible in the rewards portal after the credit card monthly statement is generated.
15. 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.
16. 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. Standard Chartered 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.