General:

1. Who can apply for a Beyond Credit Card?

   A. Standard Chartered FUM (Funds Under Management) Qualified clients of Priority and Private Banking segments are eligible to apply for Beyond Credit Card. Please visit Beyond Credit Card Terms and Conditions page for definition of FUM Qualification.

2. What documents do I need to furnish for my credit card to be issued?

   A. KYC should be completed in the bank records, for which following documents are required:

      i) Identity Proof (Any One of the following Photo cards): Passport, Voter Id Card, Govt ID, Driving License.

      ii) PAN.

      iii) Address Proof (Any One of the following documents with current residence address): Passport, Driving License, Election/Voter's ID Card, Job card issued by NREGA duly signed by an officer of the State Government, Letter issued by the National Population Register containing details of name, address.

      iv) 1 recent passport-sized Colour Photograph.

3. What will be the credit limit assigned to my credit card?

   A. If you are applying for a Credit Card with Standard Chartered Bank, India, for the first time, a Credit Limit will be assigned basis Bank's underwriting policies.

   The credit limit for your Beyond Card would be within this overall credit limit assigned.

4. How can I apply for a Beyond Supplementary Credit Card?

   A. The supplementary card applicant will need to share the duly filled supplementary credit card application form along with necessary KYC documents to the Relationship Manager, who in turn will take this up with relevant teams for onward processing.

5. Will supplementary/add-on cardholders get the vouchers?

   A. No. The welcome benefit is against payment of joining fee, which is not applicable on supplementary card

Welcome Benefits:

6. When will I receive the Joining Benefits of the Beyond Credit Card?

   A. The Primary Cardholder will receive a link with the promo codes pertaining to Joining Benefits on his/her registered Email ID. This Email would be triggered within 60 days of repayment of your Credit Card bill or the Minimum Amount Due (MAD) post levy of Joining Fee.

7. What are the vouchers which will be given to me as Joining/Welcome Benefits?

   A. Client will receive a link where 6 voucher options will be displayed. Client can choose vouchers in various combinations amounting to INR 15,000 from the given list. The brands which are currently available are Luxe, Taj, MakeMyTrip, Fabindia, Ikea and Marks & Spencer. Kindly note that the brands are subject to change at the discretion of the bank.

8. Do the vouchers have any validity?

   A. Validity of each of the vouchers are mentioned as part of the Terms & Conditions of that particular voucher.

9. How can I redeem the vouchers?

   A. The Beyond Cardholder will have to carry out the following steps:

      - Visit the link provided in the sms/email where Joining Benefits are shared.
      - Enter the promocode shared with the cardholder on the same communication.
      - Redeem vouchers worth up to INR 15,000 from the brands as per the options available in the Gyftr redemption link.

10. Who is eligible for this offer?

    A. The offer is valid only for new Beyond cardholders. Cardholders paying at least the Minimum Amount Due (MAD) within the Payment Due Date post Joining Fee levy will be eligible for the Joining Benefits.

11. Can I exchange or transfer the vouchers?

    A. No. The vouchers are non-transferable, non-refundable, and cannot be exchanged for cash. They can only be used as per the partner brand's terms.

12. Where can I raise a complaint or grievance?

    A. For issues in voucher delivery or redemption, contact Vouchagram Customer Support at support@gyftr.com.

    For card-related or payment issues, contact bank's customer care.

Reward Points earn and redemption:

13. Where can I see the reward points earned on my Beyond Credit Card?

    A. You will be able to see the reward points earned on your Beyond Credit Card on R360 portal. Click here to visit the Rewards Portal.

    Click here link: https://retail.sc.com/in/rewards360/rewards_home/in

14. I hold multiple credit cards with Standard Chartered Bank. Can I combine the reward points earned on multiple credit card variants for redemption?
    A. No, reward points earned across different credit card variants cannot be combined while attempting redemptions.
15. I hold Beyond Primary Credit Card and one/multiple Beyond Supplementary Credit Cards. Can I combine the points earned in each of the cards while making a redemption?
    A. No, Beyond Credit Card primary and supplementary credit cardholders will be able to redeem their reward points individually. However, the reward points earned on primary and supplementary credit cards cannot be combined for redemption.

Duty-free cashback, Forex Markup and Fuel Surcharge Waiver:

16. When will the duty-free cashback get credited to my card?
    A. Duty-free cashback will be credited to your Beyond Credit Card within 3 days of transaction getting posted on your credit card.
17. Where can I view the duty-free cashback?
    A. You can view the cashback on your list of Credit Card transactions by logging in to Online Banking (SC Internet Banking or SC Mobile). Login -> Cards -> Cards Summary -> Transactions

    Alternatively, you can also view the duty-free cashback in your next Credit Card Statement.
18. I hold a Beyond primary Credit Card and one/multiple Beyond supplementary credit cards. Will each of the cards be eligible for 15% cashback on duty-free spends up to INR 1500 per month?
    A. You will be eligible for 15% cashback on duty-free spends up to INR 1500 per statement cycle inclusive of all the primary and supplementary credit cards i.e. each card is not individually eligible for cashback up to INR 1500 per statement cycle.
19. When will the fuel surcharge waiver get credited to my card?
    A. Fuel Surcharge waiver will get credited to your Credit Card within 3 days of the fuel transaction getting posted on the credit card.
20. Where can I view the fuel surcharge waiver?
    A. You can view the fuel surcharge waiver on your list of Credit Card transactions by logging in to Online Banking (SC Internet Banking or SC Mobile).

    Login -> Cards -> Cards Summary -> Transactions
21. I hold a Beyond primary Credit Card and one/multiple Beyond supplementary credit cards. Will each of the cards be eligible for 1% fuel surcharge waiver on fuel spends up to INR 5000 per month?
    A. You will be eligible for 1% fuel surcharge waiver up to INR 5000 per statement cycle inclusive of all the primary and supplementary credit cards i.e. each card is not individually eligible for fuel surcharge waiver up to INR 5000 per statement cycle.
22. Where can I see the forex markup fee levied on my forex transactions?
    A. The forex markup fee will be visible in the Credit Card Statement. Cardholder can also view the same in the Credit Card Transactions section post logging in to Internet Banking or SC Mobile app.
23. Is there a transaction level or spends level capping on the benefit of low forex markup fee of 2%?
    A. There is no capping on the feature of low forex markup fee of 2% that will be levied on non-INR currency transactions. The forex markup fee levied will be 2% of the transaction value post conversion into INR currency. Standard MCC (Merchant Category Code) prohibitions will apply.

Domestic & International Lounge Access (within India / outside India):

24. How can I use my Beyond Credit Card for domestic lounge access?
    A. You can present your Beyond Credit Card at the lounge reception to get lounge access in Domestic Lounges in India. A nominal value of INR 2 will be debited on your credit card as a means to authenticate your credit card.
25. Where can I find the list of eligible domestic lounges where I can use my Beyond Credit Card?
    A. For viewing the list of participating lounges, please click here.

    Click here link: https://av.sc.com/in/content/docs/scb-credit-cards-visa-lounge-list.pdf
26. Can I use my Credit Card to bring guest(s) with me to the lounge?
    A. Yes, your Beyond Credit Card makes you eligible for 4 complimentary accompanying guest visits per year to airport lounges within India, which are part of the above mentioned list of participating lounges. Any visits beyond the complimentary quota will be chargeable.
27. Can I use my Beyond Credit Card to get access to airport lounges in International terminals (International Departures/Arrivals) in India?
    A. Yes, you can use your Beyond Credit Card for access to International Lounge Access in airports in India, provided the lounge is part of the list of participating lounges.
28. Do I need a Priority Pass Card to access International Lounges?
    A. No. Your Beyond Credit Card itself will get you access to International lounges. For list of participating lounges, please carry out the following steps:
       i) Visit www.prioritypass.com
       ii) Go to “Find lounges and More”

iii) Type the name of the city or the airport to find the list of accessible lounges through the Beyond Credit Card.

29. I am a Beyond Credit Cardholder. How can I get access to airport lounges outside India?

A. Your Beyond Credit Card allows you access to airport lounges outside India as well. You can access lounges outside India either by directly using the credit card or through the Priority Pass portal (Priority Pass website or Priority Pass app).

If you are using the Beyond Credit Card for lounge access outside India, kindly ensure that your International Transactions are enabled on your Beyond Credit Card through your Internet Banking or SC Mobile app.

If you wish to avail lounge access through the Priority Pass app, kindly carry out the following steps:

i) Enable International transactions for your Beyond Credit Card through your Internet Banking or SC Mobile app.

ii) Visit www.prioritypass.com

iii) Go to "Activate Your Account"

iv) Register using your 16-digit Beyond Credit Card Number. You will be asked to enter CVV and validate your card through an OTP.

v) Once you are logged in, Search for the lounge which you visit to visit and fill the relevant details. A QR code will be generated.

vi) The receptionist at the lounge terminal will scan the QR code generated and then you can visit the lounge.

30. I have supplementary credit cards issued to my family members in addition to my primary credit cards. Is each cardholder eligible for the unlimited lounge access?

A. Yes, each primary and supplementary credit cardholder is individually eligible for unlimited lounge access and up to 8 accompanying complimentary guest visits (4 for domestic lounge access and 4 for lounge access outside India) per year.

31. I hold Priority VISA Infinite / Ultimate Credit Cards with Standard Chartered and had received separate Priority Pass card along with those variants. Why have I not received a separate Priority Pass along with my Beyond Credit Card?

A. Your Priority Pass membership allowing you access to airport lounges outside India is enabled on your Beyond Credit Card itself, thereby eliminating the requirement of a separate Priority Pass card. Please present your Beyond Credit Card for lounge access.

Golf Offer:

32. What are the Golf Benefits that I can avail by virtue of holding this Credit Card?

A. Your Beyond Credit Card allows you access to 2 Golf sessions (Play/Learn) per month.

33. How can I book a Golf Play/Learn session?

A. Please carry out the following steps to book golf sessions through your SC Privileges mobile app:

i) Submit the booking request by filling the form.

ii) Choose your preferred date, time.

iii) Enter your Handicap and Select any add-ons if applicable (e.g., golf cart, guest or caddy).

iv) You will be required to authenticate the booking by using your Standard Chartered eligible debit/ credit card. A nominal charge of INR 2 will be applicable which will be reversed.

v) Our customer care team will contact you to confirm a few additional details and will get back to you with your confirmed booking.

34. Will I be charged with Convenience Fee while booking the Golf Game?

A. A nominal charge of INR 2 will be debited on your Beyond Credit Card as a means of authentication. No other fee will be charged for the complimentary Golf sessions.

35. How do I view the list of eligible golf courses accessible through my Beyond Credit Card?

A. Please carry out the following steps to view the list of eligible Golf courses:

- Visit www.scprivileges.thriwe.com
- Register: Create your account in a few simple steps using your Membership ID
- Explore: View all eligible Golf courses linked to your Priority Banking Relationship
- Unlock your privilege: Select the desired Golf course and follow the steps given to unlock the privilege
- Access your privilege: Get a booking confirmation on your registered contact

BookMyShow Offer:

36. What is the BookMyShow BOGO offer?

A. The BOGO offer allows Beyond cardholders to get 1 free movie/non-movie ticket when they purchase 1 ticket on BookMyShow.

37. Which credit cards are eligible for this offer?

A. The offer is valid on the Beyond Credit Card.

38. How do I avail the offer?

A. Avail the offer by carrying out the following steps:

- Go to BookMyShow website/ mobile app.
- Sign up in case of a first time client or login as an existing client.
- Select your preferred movie/ non-movie show.
- Proceed to payments page.
- Go to 'Apply Offers' and select Credit Card offers.
- Select the Standard Chartered Beyond Offer code SCBPROMOOFFER to get the Bank discount.
- Enter your Beyond Credit Card Number and your offer will have successfully applied.
- Proceed to Payment checkout page and complete the transaction.

39. What is the maximum benefit I can get?

A. The free ticket value is capped at INR 1000

40. Is there a limit on the number of times I can use this offer?

A. Yes, the offer can be availed once per card per month.

41. Is there a minimum number of tickets required?

A. Yes. You must book at least 2 movie/event tickets in a single transaction to avail the BOGO offer.

42. Can I use the offer for non-movie bookings (events, plays, sports)?

A. Yes. This offer is valid also on non-movie/event ticket bookings on BookMyShow.

43. Can I combine this offer with other discounts or promo codes?

A. No. The BOGO offer cannot be combined with other coupons, wallet cashback, or discount codes.

44. Can supplementary/add-on credit cards avail this offer?

A. Yes the offer is available for supplementary cardholders as well.

45. What if the discount is not applied?

A. Please carry out following steps in case discount is not applied:

- Ensure you are booking via BookMyShow app/website.
- Verify that you are using a Beyond credit card.
- Check if the monthly quota of free tickets under your card has been exhausted.
- If the issue persists, please contact BookMyShow Support +022-61445050.

EazyDiner Offer:

46. What is the EazyDiner Beyond credit card offer?

A. Eligible cardholders can enjoy 25% instant discount on dining bills, up to INR 2,500, when booking via EazyDiner and paying through EazyPay using the coupon code SCB2500 they will get at Thriwe portal for Beyond Credit card.

47. What is the maximum discount I can get?

A. You will get 25% off up to INR 2,500 once per month.

48. Is there a minimum bill amount required?

A. No. This offer is valid on any bill amount.

49. How often can I use the offer?

A. The offer is valid once per card per month.

50. How do I avail the offer?

A. Carry out the following steps to avail the offer:

- Download the EazyDiner app, or visit the website/mobile site.
- Sign up in case of a first time client or login as an existing client.
- After your meal, click on Tap on Pay Bill.
- Enter the correct restaurant name, bill amount and tap on 'Check Offers".
- Go to 'View all coupons' and select the Standard Chartered Beyond Offer code SCB2500 to get the bank discount.
- Complete the transaction using your Standard Chartered Beyond Credit Card.

51. Can I combine this offer with other discounts or coupons?

    A. No. This offer cannot be combined with other promotions, coupons, or loyalty benefits unless specifically stated.

52. Is this offer applicable at all restaurants?

    A. No. The offer is valid only at partner restaurants listed under the EazyDiner program. Please check the participating outlets before booking under EazyDiner App

53. Can supplementary/add-on credit cards avail the offer?

    A. Yes the offer is applicable for supplementary card holders as well.

54. What if the discount is not applied?

    A. Please carry out the following steps in case discount is not applied:

    - Ensure the booking was made through EazyDiner and the bill was paid using EazyPay with Beyond credit card.
    - If the discount is still not applied, please raise a query with EazyDiner Customer Support +91-7861004400

Annual Fees:

55. How can I be eligible for Annual Fee waiver on my Beyond Credit Card?

    A. You should be FUM Qualified (FUM Qualification criteria can be checked in Beyond Credit Card Terms and Conditions) at least for the last 3 months prior to Beyond Credit Card Annual Fee levy for you to be eligible for the Annual Fee waiver.

Other Queries:

56. Is there a restriction to availing the features that are available on my Beyond Credit Card?

    A. Your Beyond Credit Card features are linked with your FUM Qualification (FUM Qualification criteria can be checked in Beyond Credit Card Terms and Conditions). The Bank may withdraw some or all of the features related to your Beyond Credit Card if your Standard Chartered Account is downgraded basis the FUM Qualification criteria.