

MoneySmart x Standard Chartered Bank (Singapore) Limited Credit Card Sign Up Promotion Terms & Conditions (Smart Card, Rewards+ Card)

Contents

Last updated: 17/03/2025

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Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be from 1st March 2025 to 31st March 2025.
2. All applications applied before and/or after the specified Qualifying Period, or submitted through any means other than through MoneySmart, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

Rewards

4. The “rewards” selection for this campaign are as stated in [Table 1](#) below.

Table 1: MoneySmart Exclusive Rewards Table

Spend Criteria	Rewards Selections Available
Charge a minimum of S\$500 in eligible transactions within 30 days from the Credit Card's approval date	S\$230 Cash via PayNow OR 2,990 SmartPoints *SmartPoints can be used to redeem the following popular items on our Rewards Store (Refer to Table 4)

5. Rewards will be fulfilled in 4 to 5 months from campaign end period. Refer to Clause 31 for more details.

MoneySmart's Rollin' Rewards Campaign March 2025

6. “Eligible Customers” can earn **1 chance** in the MoneySmart's Rollin' Rewards Campaign when they:
 - a. Have a MoneySmart account with a verified email address,
 - b. completed their **Rollin' Rewards Questionnaire**,
 - c. granted marketing consent, and

- d. agreed to the Terms and Conditions of the [Rollin' Rewards campaign](#).
7. "Eligible Customers" that apply for an eligible MoneySmart Exclusive Credit Card Promotion (refer to [Table 3](#)) can earn an **additional 5x chances** when they meet the "Successful Application" criteria (refer to Clause 10).
8. MoneySmart's Rollin' Rewards Campaign prizes are below:

Table 2: MoneySmart's Rollin' Rewards Campaign prizes

	Prizes	No. of Winners
March 2025	18,760 SmartPoints Enough to redeem an Apple iPhone 16 Pro Max (256GB)	5 winners

9. For more information regarding the MoneySmart Rollin' Rewards Campaign, refer to the Terms and Conditions [here](#).

Rewards Eligibility

10. An "Eligible Customer" must follow all the steps listed below in order to have a "Successful Application":
- Be a New-To-Standard Chartered Customer.
 - Complete and submit an application for an Eligible Credit Card on the promotion website <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period.

Table 3: Eligible Credit Cards

Card Provider	Eligible Credit Cards	Reward
Standard Chartered Bank (Singapore) Limited	<ul style="list-style-type: none"> Smart Credit Card Rewards+ Credit Card 	Please refer to Table 1 for more details.

- Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
 - Contact Details AND (2) a valid Unique Reference Number ("URN").
 - Eligible Applicants have until **30th April 2025 23:59 SGT** to submit their Claim Form. Claim Forms will be closed thereafter.

- ii. Eligible Applicants may begin submitting their Claim Forms once they have submitted an application for an Eligible Credit Card, regardless of approval status at that time.
 - iii. Applicants who do not complete the Claim Form fully and accurately will not be eligible for the Reward.
 - iv. Applicants may edit their Claim Form after submission. The latest submission taken will be deemed as final. No further changes to the details in the Claim Form will be entertained after it has been closed.
 - v. Have their Eligible Credit Card ([Table 3](#)) application approved by the respective Card Provider.
 - vi. The approval must be final and unconditional and activation of the Eligible Credit Card is required.
 - vii. The approval and activation of the Eligible Credit Card must be given by **30th April 2025**.
- d. Charge a minimum of **S\$500** in eligible transactions (on either the physical or digital version of the Credit Card) within 30 days from the Credit Card's approval date on the approved Credit Card.
- e. "Eligible Applicants" must activate their Credit Card within the first 30 calendar days from the Credit Card's approval date.
- f. Eligible transactions include retail transactions which exclude those transactions listed in the [appendix](#) made on your Credit Card based on the date such purchases are posted to your Credit Card account. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (where applicable).
- i. **All clauses** within the terms and conditions stated by the bank [here](#) **will hold and are binding for this campaign without doubt or dispute.**
 - ii. Please refer to the [appendix](#) for more details on what is **NOT** considered an eligible transaction.

SmartPoints

11. "Eligible Customers" can earn SmartPoints when they sign up for an Eligible Credit Card through MoneySmart <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period and meet the Eligibility Criteria (refer to Clause 10).
12. "Eligible Customers" can use the SmartPoints to:
- a. Redeem products on the [Rewards Store](#).

Table 4: Popular Product List on Rewards Store

Product	No. of SmartPoints to redeem	
Apple AirPods Pro (2nd Gen) (RSP: S\$363)	4,030 SmartPoints	Purchase up to 1,100 additional SmartPoints (worth S\$110) on top of your earned SmartPoints to redeem and save S\$253!
Apple Watch SE (40mm, GPS) (RSP: S\$383)	4,070 SmartPoints	Purchase up to 1,100 additional SmartPoints (worth S\$110) on top of your earned SmartPoints to redeem and save S\$273!
Apple AirPods 4 with Active Noise Cancellation (RSP: S\$249)	2,880 SmartPoints	Redeem in full with your earned SmartPoints
Hinomi Q1 Ergonomic Chair (RSP: S\$499)	2,375 SmartPoints	Redeem in full with your earned SmartPoints

Scenario 1:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
- ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 2,990 SmartPoints. John can use SmartPoints to fully offset the value of a product.

13. “Eligible Customers” need to have sufficient SmartPoints to offset the value of the desired product.

Scenario 2:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
- ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 5,040 SmartPoints. John would not be able to redeem the desired product.
- iii. John can either earn more SmartPoints from MoneySmart Campaigns or purchase SmartPoints on the Rewards Store.

14. “Eligible Customers” can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.

15. The SmartPoints Wallet shows “Eligible Customers” pending earnings and lifetime earnings.
 - a. Pending earnings are SmartPoints that are waiting on partners’ approval.
 - b. Lifetime earnings refer to SmartPoints a customer has earned since account creation.
16. SmartPoints will only be valid for one (1) year from the date of successful earning or purchase. Any unused SmartPoints which expire will be automatically deducted from customers’ available SmartPoints balance.
17. Expired SmartPoints will no longer be available for redemption on the Rewards Store or cash withdrawal.
18. MoneySmart reserves the right to change the validity period of SmartPoints, or to modify or alter the SmartPoints required to redeem products on the Rewards Store at any time without prior notice.
19. MoneySmart reserves the right to limit the Rewards Store redemption limits of each product.
20. Refer to the MoneySmart SmartRewards Terms & Conditions [here](#) for more information.

Rewards Fulfilment

21. Each “Successful Application” will receive the MoneySmart Exclusive Reward, based on the pre-selected rewards (refer to [Table 1](#)) and status:

Standard Chartered Bank (Singapore) Limited Credit Cards:

“Eligible New Customers” refers to applicants who meet the following conditions:

- i. Is a New-To-Bank Cardholder, with no existing Standard Chartered Bank (Singapore) Limited Credit Card account* (as main cardmember) at the time when his/her successful application submission via MoneySmart is approved by Standard Chartered Bank (Singapore) Limited for any Eligible Standard Chartered Bank (Singapore) Limited Product under this Promotion; and
- ii. has not previously cancelled any Standard Chartered Bank (Singapore) Limited Credit Cards in the last twelve (12) months immediately prior to his/her application for the Eligible Credit Card and prior to the commencement of the Application Period.

“Existing Customers” refers to applicants who meet the following conditions:

- i. has an existing Standard Chartered Bank (Singapore) Limited Credit Card account at the time his/her application for any Eligible Standard Chartered Bank (Singapore) Limited Product under this Promotion is approved; and

- ii. previously have a Standard Chartered Bank (Singapore) Limited Credit Card account that was terminated/closed (whether by the individual or by Standard Chartered Bank (Singapore) Limited) in the last twelve (12) months immediately prior to the commencement of the Application Period;
- iii. “Existing customers” are **not eligible for this promotion**.

*For clarity, an existing Standard Chartered Bank (Singapore) Limited Credit Card account includes an application to upgrade any existing Standard Chartered Bank (Singapore) Limited Credit Card as well as an application for any Standard Chartered Bank (Singapore) Limited Credit Card that has been approved by Standard Chartered Bank (Singapore) Limited even if the physical Standard Chartered Bank (Singapore) Limited Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

- 22. A “Successful Application” is defined as an application as the principal cardholder for the Eligible Credit Card made during the Qualifying Period via the MoneySmart website.
- 23. Determination of the source of application is done via Credit Card Providers using the application URN number and at their full discretion.
- 24. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to Credit Card Provider’s determination of application source.
- 25. For purposes of awarding the Rewards, the applicant has to be an “Eligible Customer” who submits an application for an Eligible Card (refer to [Table 3](#)) as a main cardholder during the Qualifying Period via MoneySmart’s website;
- 26. An Eligible Customer will only be entitled to receive one (1) Reward, regardless of the number of Eligible Credit Cards you may have successfully applied for.
- 27. Eligible Customers who qualify for the MoneySmart promotion of (Reward), are not eligible with any other Standard Chartered Bank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Standard Chartered Bank.
- 28. Eligible Customers will get the choice of reward (if applicable) they chose when filling up the MoneySmart Claim Form (refer to clause 10).
- 29. Eligible Customers are required to fill up the appropriate Claim Form which coincides with their Credit Card application date. If the Eligible Customer fails to submit the correct Claim Form, their gift will be defaulted to the **Cash Reward Option** of that particular campaign.
- 30. Eligible Customers shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in reward redemption due to incorrect information(s) shared by the customers. In this regard:

- a. Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
- b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.
- c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.
- d. Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank's decision is final and binding.

31. An Eligible Customer whose application is approved within the "Qualifying Period" **will receive their Sign-Up Reward 4 to 5 months after the end of the campaign.**

32. Applicants **who do not qualify** for the Reward **will not receive any form of notification** from MoneySmart nor the bank.

33. The process of crediting the Rewards are as follows:

a. SmartPoints

- i. MoneySmart will send a confirmation email on the date of the SmartPoints transfer to notify Successful Applicants that the SmartPoints has been successfully credited to your MoneySmart SmartPoints Wallet. Successful Applicants are encouraged to check your spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- ii. Successful Applicants must ensure that they have a valid registered MoneySmart Account.
- iii. SmartPoints are non-transferable and can be redeemable only by the Eligible Customers to whom the SmartPoints were awarded to.
- iv. Successful Applicants can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.
- v. MoneySmart reserves the right to limit the redemption of each product listed on the Rewards Store.

b. Cash via PayNow gifts

- i. MoneySmart will send a confirmation email with the date of the cash transfer. Kindly wait 5 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your Bank Account.

Successful Applicants:

- i. Consent to receive the gift for relevant promotion via the registered PayNow mobile number provided in the Claim Form.

- ii. Are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
 - iii. Are to ensure that the PayNow mobile number provided is not linked to a Trust or GXS Bank Account. Payment to Trust Bank or GXS Bank PayNow Giro is not supported.
 - iv. Acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the PayNow account should the phone number provided be in error.
 - v. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.
34. MoneySmart shall not be liable for delay or error in Reward transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.
35. MoneySmart reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, MoneySmart will notify the recipients and make the necessary arrangements to fulfil the Reward.
36. MoneySmart reserves the right to reject any Rewards redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, MoneySmart's decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

37. For more information on the General Terms and Conditions of the MoneySmart Promotion, refer [here](#).

Contact Us Information

38. If the Eligible Customer fails to receive an email from MoneySmart after 5 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.
39. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Credit Cards, including but not limited to application status and the Eligible Credit Cards themselves should be directed to relevant Credit Card Providers.

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.

Appendix

The following transactions are not Eligible Credit Card Retail Transactions:

- a. any cash advance;
- b. any *Credit Card Funds Transfer*;
- c. any monthly instalment of an EasyPay transaction;
- d. any amounts charged to your Simply Cash Card that is subsequently cancelled, voided, refunded or reversed;
- e. AXS, SAM or ATM transactions made using your Simply Cash Card;
- f. any insurance premiums charged to your Simply Cash Card;
- g. recurring payments (being automatic payments where the Simply Cash Cardholder or supplementary Simply Cash Card cardholder has given a one-time authorisation or instruction for the merchant to charge the payment directly to his/her Simply Cash Card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or *mobile app*;
- h. any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
- i. amounts which have been rolled over from any preceding month's statement;
- j. tax refunds credited into your Simply Cash Card;
- k. charges incurred but not submitted or posted to your Simply Cash Card *account* during the Simply Cash Card Promotion Period;
- l. any fraudulent retail transaction;
- m. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your Simply Cash Card;
- n. any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation:
 - i. any transaction classified under either of the following Merchant Category Codes:
 - Financial Institutions – Merchandise, Services, and Debt Repayment (6012); or
 - Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and

- ii. any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

· EZ LINK PTE LTD	· EZLINK*	· TRANSIT LINK*
· EZ LINK PTE LTD (FEVO)	· EZ LINK	· TRANSIT LINK PL
· EZ-LINK PTE LTD SINGAPORE	· EZLINKS.COM	· TRANSIT
· EZ-LINK TOP-UP KIOSK	· FLASHPAY ATU	· PAYPAL *
BIZCONSULTA		
· EZ-LINK (IMAGINE CARD)	· TRANSITLINK*	· PAYPAL *
CAPITALROYA		

- o. any transaction classified under one or more of the following Merchant Category Codes:

Merchant Category Code (MCC)	Description
4829	Money Transfer
4900*	Utilities – Electric, Gas, Water, and Sanitary
5047*	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199*	Nondurable Goods (Not Elsewhere Classified)
6050*	Quasi Cash – Financial institutions, Merchandise, Services
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6513	Real Estate Agents and Managers
6529*	Quasi Cash – Remote Stored Value Load – Financial Institute
6530*	Quasi Cash – Remote Stored Value Load – Merchant
6534*	Quasi Cash – Money Transfer – Member Financial Institution
7299*	Other Services – Not Elsewhere Classified
7349	Cleaning, Maintenance and Janitorial Services
7511*	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
8062*	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools

8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
8999*	Professional Services (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments

**Effective 3 September 2024*

p. any other charge, fees or payments as we may stipulate from time to time.

Refer here for the latest information and more details regarding the Eligible Credit Card Retail Transactions:

<https://av.sc.com/sg/content/docs/Smart-Credit-Card-Promotion-Terms-and-Conditions.pdf>

<https://av.sc.com/sg/content/docs/sg-rewards-full-tcs-final.pdf>