

MoneySmart x Standard Chartered Bank (Singapore) Limited Credit Card Sign Up Promotion Terms & Conditions (Journey Card)

Contents

Last updated: 17/03/2025

Eligibility	2
Rewards	2
Table 1: MoneySmart Exclusive Rewards Table	2
MoneySmart's Rollin' Rewards Campaign March 2025	2
Table 2: MoneySmart's Rollin' Rewards Campaign prizes	3
Rewards Eligibility	3
Table 3: Eligible Credit Cards	3
Standard Chartered Journey Credit Card 45K Miles Online Promotion	4
Table 4: Standard Chartered Online Promotion Gift Table	6
Rewards Fulfilment	7
General	10
Contact Us Information	10
MoneySmart Policy and Terms of Use	11
Appendix	11

Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be from 12th 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

Gift Criteria	Gift Selections Available
<ol style="list-style-type: none">1. Be a New-To-Bank Cardholder2. Apply through MoneySmart3. Submit the MoneySmart Claim Form with (1) <u>Contact Details</u> AND (2) a <u>valid Unique Reference Number (“URN”)</u>.4. Charge a minimum of S\$500 in eligible transactions within 30 days from the Credit Card’s approval date	S\$180 Cash via PayNow
[FLASH DEAL] Be the first 500 Eligible Customers to apply, get approved, meet the spend criteria and submit the claim form	Additional Eskimo Global 5GB eSIM (worth USD25) [on top of baseline gift above]

5. The **first 500 “Eligible Customers”** will be determined by both MoneySmart and the Credit Card Provider and at their full discretion. MoneySmart will determine the “Eligible

Customer” based on the claim form submission timings, and the Credit Card Providers will determine if the “Successful Application” has been met as stated herein.

6. If any of the **first 500 “Eligible Customers”** do not meet the “Successful Application” Criteria (refer to Clause 13) the gift will be defaulted to the next “Successful Applicant” determined via MoneySmart and the Credit Card Provider, at their full discretion.

Example: if the 88th winner is found not to be eligible, the 89th person will take the gift instead.

7. Once the **first 500 “Eligible Customers”** have been met, the remaining customers will be defaulted to the baseline gift as stated in Table 1.
8. Rewards will be fulfilled **in 4 to 5 months from campaign end period**. Refer to Clause 34 for more details.

MoneySmart’s Rollin’ Rewards Campaign March 2025

9. “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](#).
10. “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 13).
11. 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

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

Rewards Eligibility

13. An “Eligible Customer” must follow all the steps listed below in order to have a “Successful Application”:

- a. Be a New-To-Standard Chartered Customer.
- b. 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">• Journey Credit Card (Annual Fee Payable)• Journey Credit Card (No Annual Fee)	Please refer to Table 1 for more details.

- c. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
(1) Contact Details AND (2) a valid Unique Reference Number (“URN”).

- i. 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 to be eligible for the MoneySmart Exclusive Rewards (as stated in [Table 1](#)).

- 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.

Standard Chartered Journey Credit Card 45K Miles Online Promotion

- 14. The Standard Chartered Journey Credit Card 45K Miles Promotion (the “Promotion”) is available from **1 April 2024 to 31 March 2025** (both dates inclusive) (the “Promotion Period”). By participating in this Promotion, Eligible Cardholders (as defined in Clause 115 below) agree to be bound by these terms and conditions.
- 15. To qualify for this Promotion and receive the Welcome Gift (as set out in Table 4 below) and Acquisition Gift (as set out at Clauses 15 and 16 below):
 - a. you must apply for the Standard Chartered Journey Credit Card issued by Standard Chartered Bank (Singapore) Limited (“Journey Card”) as a principal cardholder and such application has to be submitted to Standard Chartered Bank (Singapore) Limited (“Standard Chartered” or the “Bank”) either through <https://www.sc.com/sg/> or any of our appointed sales agents at the Bank’s roadshow booths;
 - b. you must be a new Standard Chartered principal cardholder. In other words, you must not have any existing or previously cancelled Standard Chartered credit cards which you are the principal cardholder of, in the last 12 months from the date that the Bank receives your Journey Card application pursuant to this Promotion (“New Principal Cardholder”);
 - c. The Bank must receive your application for the Journey Card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received up to 14 calendar days after the end of the Promotion Period, and shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-by-case basis, subject to these terms and conditions;

- d. your Journey Card application must be approved by the Bank, where such approval is final and unconditional;
- e. your Journey Card must, within six (6) months of account approval date, be valid (i.e. your Journey Card account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its sole and absolute discretion.

16. At the point of application, you can choose from one (1) of the options below:

a. **ANNUAL FEE APPLIES**

- i. The Eligible Cardholder will receive 10,000 KrisFlyer Miles (credited to the Journey Card account in the form of 25,000 360° Reward Points), referred to as the “Welcome Gift”.
- ii. The Eligible Cardholder will be **charged with an annual fee of S\$196.20 (including GST) in the first year**. This annual fee is strictly not waivable.
- iii. The Welcome Gift will be credited in the form of 360° Reward Points (“Reward Points”) to the Journey Card account within 60 working days of the Journey Card activation date.

b. **ANNUAL FEE WAIVED**

- i. The Journey Cardholder will not be charged an annual fee for the first year, and will likewise, not be eligible for the Welcome Gift.

17. Eligible Cardholders who have selected the “**ANNUAL FEE APPLIES**” option must **spend a minimum of S\$3,000 worth of Eligible Transactions** (as defined in Table 4 below) to receive 87,500 Rewards Points (“Acquisition Gift A”), which enables you to redeem for 35,000 KrisFlyer Miles.

18. Alternatively, Eligible Cardholders who have selected the “**ANNUAL FEE WAIVED**” option must **spend a minimum of S\$3,000 worth of Eligible Transactions** (as defined in Table 4 below) to receive 62,500 Rewards Points (“Acquisition Gift B”), which enables you to redeem for 25,000 KrisFlyer Miles.

19. For the purposes of this Promotion, an “Eligible Transaction” is a transaction which:

- a. is charged to the Journey Card, which you are the principal cardholder of, or a Journey Card that is issued to a person that you authorise as a supplementary cardholder on your Journey Card account;
- b. has a transaction posting date falling within the first 60 days from the card approval date of the Journey Card that you are the principal cardholder of; and
- c. is not an excluded transaction as set out in the [Appendix](#).

Table 4: Standard Chartered Online Promotion Gift Table

Standard Chartered Journey Credit Card 45K Miles Online Promotion (Annual Fee Payable) (1 April 2024 to 31 March 2025)	
Welcome Gift Criteria	Rewards Points
1. Successfully apply for a Standard Chartered Journey Credit Card through MoneySmart 2. Be an “Eligible New Customer” 3. Select “ ANNUAL FEE APPLIES ” at point of Application 4. Pay the Card’s Annual Fee of S\$196.20 (including GST)	25,000 Rewards Points [equivalent to 10,000 Welcome Miles] (fulfilled by Standard Chartered)
Acquisition Gift A Criteria	Gift Selections Available
1. Successfully apply for a Standard Chartered Journey Credit Card through MoneySmart 2. Be an “Eligible New Customer” 3. Spend a min. of S\$3,000 in Eligible Transactions on your Card <u>within the first 2 months of card approval</u>	87,500 Rewards Points [equivalent to 35,000 Welcome Miles] (fulfilled by Standard Chartered)

Standard Chartered Journey Credit Card 45K Miles Online Promotion (Annual Fee Waived) (1 April 2024 to 31 March 2025)	
Welcome Gift Criteria	Gift Selections Available
1. Successfully apply for a Standard Chartered Journey Credit Card through MoneySmart 2. Be an “Eligible New Customer” 3. Select “ ANNUAL FEE WAIVED ” at point of Application	0 Rewards Points (fulfilled by Standard Chartered)
Acquisition Gift B Criteria	Gift Selections Available
4. Successfully apply for a Standard Chartered Journey Credit Card through MoneySmart 5. Be an “Eligible New Customer”	62,500 Rewards Points [equivalent to 25,000 Welcome Miles] (fulfilled by Standard Chartered)

6. Spend a min. of S\$3,000 in Eligible Transactions on your Card <u>within the first 2 months of card approval</u>	
--	--

20. The Standard Chartered Online Promotion Gifts will be fulfilled by Standard Chartered.

21. For more information regarding the Standard Chartered Online Promotion, refer to the Terms and Conditions [here](#).

Rewards Fulfilment

22. 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.

23. 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.
24. Determination of the source of application is done via Credit Card Providers using the application URN number and at their full discretion.
25. 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.
26. 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;
27. 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.
28. 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.
29. Eligible Customers will get the choice of reward (if applicable) they chose when filling up the MoneySmart Claim Form (refer to clause 13).
30. 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.
31. Eligibility for the Additional Gift by the Credit Card Provider
 - a. An “Additional Gift” is only applicable when the campaign clearly states so.
 - b. The “Additional Gift” is stated in [Table 4](#).
 - c. The “Additional Gift” will be fulfilled by Standard Chartered.
32. The Additional Gift (if applicable) will not be fulfilled together with any existing Business-As-Usual Gifts.
33. 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.

34. 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.**

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

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

a. 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.

b. Eskimo Global 5GB eSIM

- i. Eskimo Global 5GB eSIM data plan is **valid for 2 years** from redemption.
- ii. Eligible Customers may redeem **one complimentary gift code per quarter per Eskimo account only.**

Quarter	Month
1	January, February and March
2	April, May and June
3	July, August and September
4	October, November and December

- iii. If an eligible customer receives **multiple codes within the same campaign** (e.g. through separate MoneySmart promotions), they may share any unused codes with other individuals who have not previously redeemed a code during that quarter or use it in the following quarter, provided the complimentary code remains valid.
- iv. By accepting the Eskimo eSIM gift, you acknowledge and agree that you accept the eSIM as it is and are subject to any terms and conditions that the eSIM may impose. (i.e. expiry date, redemption period etc). MoneySmart makes no representations, warranties, or guarantees, whether express or implied, or any other implied terms and conditions with respect to the eSIM. MoneySmart shall not be liable for any claims, losses, damages, or expenses arising from or in connection with the use, inability to use, or unsuitability of these benefits.
- v. The Eskimo Global 5GB eSIM is not a physical SIM card and is only compatible with [eSIM devices](#).

Eskimo Global 5GB eSIM Redemption

- I. MoneySmart will send a confirmation email with the redemption details containing the unique gift code for the **Eskimo Global 5GB eSIM**.
- II. Eligible Customers acknowledge that once the gift/promo codes have been tracked as dispatched, MoneySmart will not be able to re-issue gift/promo codes should there be any dispute.

Eligible Customers:

- i. Consent to receive the Gift for relevant promotion via the registered email address provided in the Claim Form.
- ii. Are responsible for ensuring that the registered email address provided in the Claim Form is accurate and up-to-date.
- iii. Acknowledge that once submitted, the registered email address provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the registered email address should the email address provided be in error.

37. 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.
38. 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.
39. 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

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

Contact Us Information

41. 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.
42. 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/sg-journey-credit-card-terms-and-conditions.pdf>