



Standard Chartered Simply Cash Credit Card Terms & Conditions

1. The Standard Chartered Simply Cash Credit Card (the “**Simply Cash Card**”) gives you 1.5% cashback (“**Cashback**”) when you (including your supplementary cardholder(s) on your Simply Cash Back Card account) use the Simply Cash Card in the manner specified in these terms.

Cashback on Eligible Simply Cash Card Retail Transactions

2. Cashback is awarded only on retail transactions which exclude those transactions listed in Clause 3 below (“Eligible Simply Cash Card Retail Transactions”) made on your Simply Cash Card based on the date such purchases are posted to your Simply Cash 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). For clarity, Eligible Simply Cash Card Retail Transactions charged to the Simply Cash Card in a month (as defined for purposes in Clause 6 below) but yet to be posted to the Simply Cash Card account by the Simply Cash Card statement date will not be taken into account in the computation of Cashback earned for that month (as defined in Clause 6 below). Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for each individual Eligible Simply Cash Card Retail Transaction without any rounding off. Cashback earned will be reflected in that month’s card statement but credited to your principal Simply Cash Card account only in the following statement cycle month. Such Cashback amount will be automatically offset against the following statement cycle month’s billed amount. Cashback earned by your supplementary cardholder(s) of the Simply Cash Card will be credited into your principal Simply Cash Card account.
3. The following transactions are not Eligible Simply Cash Card Retail Transactions and will not earn Cashback:
 - 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.

4. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of Cashback. Any reversed portion of the Cashback earned will be reflected in the next month's Simply Cash Card statement.
5. We may retract, deduct, re-compute, withdraw and/or cancel any Cashback awarded if you fail to effect the minimum payment due as reflected on that month's Simply Cash Card statement, abuse the cashback programme or for any other reason that we may deem fit in our sole discretion. You will not be entitled to any payment or compensation in respect of such retraction, deduction, re-computation, withdrawal or cancellation.

General

6. For purposes of these terms, "month" means the period from the statement date of the current month to the day falling one day prior to the statement date of the following month.
7. We are not responsible and accept no liability for any failure or delay in the transmission of a transaction and/or Eligible Simply Cash Card Retail Transaction by any party (including but not limited to Mastercard/Visa acquiring merchants, merchant establishments, or any telecommunication provider) for whatsoever reason.
8. Your Simply Cash Card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of crediting the Cashback. In the event that your Simply Cash Card account is delinquent, terminated or suspected for any reason whatsoever before the Cashback is credited



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into your Simply Cash Card account, we reserve the right to forfeit such Cashback in our sole discretion without prior notice.

9. We accept no liability for any late submission of any transaction and/or Eligible Simply Cash Card Retail Transaction by any merchant for whatsoever reason.
10. Any Cashback, if credited to your Simply Cash Card account for any of the transactions listed under Clause 3, will be reversed in our sole discretion without prior notice.
11. Your Simply Cash Card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of crediting the Cashback. In the event that your Simply Cash Card account is delinquent, terminated or suspended for any reason whatsoever before the Cashback is credited into your Simply Cash Card account, we reserve the right to forfeit such Cashback in our sole discretion without prior notice.
12. The Simply Cash Card is excluded from earning rewards under the Standard Chartered 360° Rewards Programme.
13. We reserve the right to vary, modify, and amend any of these terms (including but not limited to the right to vary the rate of Cashback, the basis of calculation of Cashback and the retail transactions which are not Eligible Simply Cash Card Retail Transactions) from time to time without prior notice and you agree that you are bound by such variations, modifications, and amendments.
14. In the event we have determined (in our sole and absolute discretion) that you or a person you authorize as a supplementary cardholder on your Simply Cash Card account is not eligible to or has irregularly or wrongly redeemed or received any 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges from us; or where we have knowledge of subsequent events which would mean that you or a person you authorize as a supplementary cardholder on your Simply Cash Card account would not have been entitled to redeem or receive the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges (including but not limited to where the charges used to meet the minimum spend were reversed or refunded), we reserve the right to claw back the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges or to deduct the value of the 360° Rewards Points / gifts / vouchers / cashback / rebates / privileges (or such other amount as we deem fit) from your account(s) with us or the account(s) with us of a person you authorize as a supplementary cardholder on your Simply Cash Card account.
15. Our decision on all matters pertaining to this Simply Cash Card shall be final and binding on you and your supplementary cardholders.
16. These Standard Chartered Simply Cash Credit Card Terms and Conditions are to be read in conjunction with our Customer Terms and Credit Card Terms ("Other Terms"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.



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17. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
18. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
19. All information is correct at the time of printing or posting online.

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