

Terms and conditions: BankBazaar.sg Credit Card Promotion for Standard Chartered Bank Credit Cards

“Promotion” refers to the BankBazaar Credit Card Promotion with Standard Chartered Bank Credit Cards

“Cash” refers to Cash gift transferred by BankBazaar.sg to the applicant upon validation of his/her eligibility for the Promotion.

Promotion Period

- BankBazaar.sg Credit Card Promotion is valid for applications submitted through BankBazaar.sg between **20 December 2018 and 31 March 2019**.

Promotion Mechanics

For Eligible[#] Standard Chartered Bank Credit Card Customers only

- Eligible New Cardholders can redeem S\$150 Cash upon spending a minimum of S\$200 in Qualifying Transactions* within one (1) month of Card Account Opening Date.
- Existing Standard Chartered Bank cardholders are not eligible to qualify for this Promotion and will not receive any gift from BankBazaar.sg.

Cash Gift Redemption Mechanics

- Please submit your Cash gift redemption claim to support@bankbazaar.sg within 30 days from the date of your first credit card statement.
- The following needs to be included in your email:
 - I. BankBazaar.sg’s Acknowledgement Email sent to you when your application was submitted
 - II. First month Standard Chartered Bank Credit Card Statement with proof of S\$200 spent on Qualifying Transactions
- Note: You must block out your first 12 digits of the credit card number and other sensitive information on the credit card statement. The name, address and letter date must be clear and legible.
- In addition, the following details are required for BankBazaar.sg to transfer your Cash Gift via bank transfer:
 - I. Bank Account Holder’s Name
 - II. Bank Name
 - III. Bank Account Number

When will you get your Cash gift

- Upon receipt of your Cash gift redemption email, BankBazaar.sg will validate the eligibility of customers and successfully validated customers will receive their Cash gift within 6-8 weeks to customer's designated bank account.
- To check the status of your Cash gift redemption, please contact BankBazaar.sg customer service team at support@bankbazaar.sg.

General Terms & Conditions

- For the purpose of this Promotion, *Qualifying Transactions refer to any retail transaction (including internet purchases) which does not arise from a) any cash advance; b) any fees and 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) charged to your Credit Card; c) any Credit Card Funds Transfer; d) any monthly instalment of an EasyPay transaction; e) any amount charged to your Credit Card (and/or your supplementary credit card) that is subsequently cancelled, voided, refunded or reversed; f) recurring payments or payments made to all billing organisations using Standard Chartered Online Banking; g) AXS or ATM transactions made using the Credit Card; h) amounts which have been rolled over from the preceding months' statements; i) tax refunds credited into your Credit Card account (and/or your supplementary credit card account); j) any tax payments charged to your Credit Card (and/or your supplementary credit card); k) any insurance premiums charged to your Credit Card (and/or your supplementary credit card); and l) any top-ups or payment of funds to any prepaid cards (with the exception of EZ-Reload charged to your Unlimited Card) and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time; and EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAY * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM m) any other charge, fee, transaction or payment as we may stipulate from time to time.
- # for the purpose of this Promotion, "Eligible New Customer" refers to:
 - I. New Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
- BankBazaar reserves the right to change the value of Cash gift given. In the case of delays in the transfer of Cash gift, BankBazaar will notify the customers and make the necessary arrangements to transfer the Cash gift.
- BankBazaar reserves the sole and absolute right to reject any Cash gift redemption claim if application was found to be made through other channels and/or platform and/or directly with bank(s) and/or made outside of the Promotion Period.
- By participating in this Promotion, an Eligible Customer consents to the partner banks to share with BankBazaar the status of their application.
- Eligible Customers shall be solely responsible to share the correct details with BankBazaar to make Cash gift Transfers in their bank accounts. BankBazaar shall not be responsible for any defaults due to incorrect information(s) shared by the customers.

- If Cash gift transfers fail once due to incorrect or incomplete information shared by Eligible Customers, BankBazaar shall not make further attempts to transfer the same. BankBazaar shall not be liable to pay any penalty and/or damages due to such failure.
- Eligible Customers at the time of providing the Bank Details to receive Cash gifts, hereby warrant and undertake the following:
 - a) The bank account details provided by you are complete, accurate and belongs solely to you.
 - b) The bank account is a local SGD currency account.
 - c) No cash transfers shall be made to any of your joint bank accounts or accounts of any other person.
 - d) The said bank account is a KYC compliant account and is in compliance with the applicable laws of Singapore.
 - e) The said bank account is not used for money laundering activities and/or any unlawful activities, directly or indirectly.
 - f) You shall indemnify BankBazaar against all claims and losses arising out of the breach of these terms and conditions due to any of your act/omission/representation.
- This Promotion is not applicable for any supplementary credit cards and no Cash gifts shall be provided upon approval of any supplementary card.
- No Cash gifts redemption claim requests will be entertained for any credit card product approved after the expiry of the time lines mentioned above.
- Approval of any credit card shall be at the sole discretion of partner banks.
- BankBazaar does not use the bank details provided by you for any purposes other than transferring Cash gifts to your accounts under this Promotion and purges the same after completion of the transaction.
- BankBazaar.sg shall not be liable for delay or error in Cash gift transfer occurred due to any acts or omission of the banks and/or due to any reason beyond its control.
- BankBazaar.sg reserves the right to add, modify the terms and conditions of this Promotion and/or or discontinue the Promotion at any time without prior notice.
- BankBazaar.sg reserves the right to verify the eligibility of participants. By taking part in this Promotion, participants confirm that they accept the terms and conditions set out herein.
- The decision with respect to the purchase of any financial product like credit cards personal loans or the viability of any financial product or service shall always be the sole responsibility and decision of the user /subscriber/participant.
- BankBazaar.sg shall not be liable for any losses suffered by any participant/customer due to rejection of any application by the partner banks.