

► Emirates Co-brand credit card acquisition offer.

Description of the offer:

- i. **Offer:** The offer means 14,000 welcome bonus Skywards Miles on activation of card within 30 days of setup and cashback of ₹3,000 upon meeting overall spends threshold of ₹3 Lacs within 6 months of card setup
- ii. **Offer Period:** Card applications received during the period 1 March 2019 to 31 May 2019
- iii. **Qualified Customer:** Offer valid for Emirates Standard Chartered World Card

Detailed process to avail the offer:

- iv. 'Spends' would mean retail transactions. Any card fee or cash withdrawal shall not be included in the calculation of spends
- v. This offer cannot be clubbed with any other acquisition offer/promotion of Standard Chartered Bank
- vi. Standard Chartered Bank will tag approved card applications with a specific code and only such applications will be eligible for the offer.

Other terms and conditions

1. Card Fee for this offer will be ₹6,000 in the 1st year and ₹3,000 from 2nd year onwards
2. Welcome bonus Skywards Miles and Renewal bonus Skywards Miles shall only be credited upon realization of the annual fee in full
3. To be eligible for the Welcome bonus Skywards Miles, customer must activate the card within 30 days of receiving the same
4. The Welcome bonus Skywards Miles shall get credited in the next Skywards Miles transfer cycle after realization of annual fee and subject to card activation
5. Cardholders will be eligible for the cashback offer on meeting the specified spends threshold of ₹3 Lacs within 6 months of card setup
6. The cashback will be posted directly in the credit card account
7. Cashback shall be posted within 60 days of the end of the 6-month window given to the customer. Even in case the customer reaches the spend threshold at an earlier time, cashback will only be posted as per above schedule.
8. The card account must be in active state at the time of posting of the cashback otherwise the cashback may not get posted even if the customer has met the eligibility criteria
9. Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services included in this offer
10. Neither Standard Chartered Bank nor any of its subsidiaries assumes any responsibility for the service offered by Emirates against the Skywards Skywards Miles.
11. The participation is voluntary and application for the Emirates Standard Chartered World Card shall be deemed as acceptance of the terms and conditions mentioned herein.
12. Standard Chartered Bank holds the exclusive right at its sole discretion to refuse or deny the offer to any Cardholder. The cardholder shall become ineligible to participate in this offer if his/her card is cancelled before the expiry of /during the offer period.
13. Standard Chartered reserves the right to disqualify any Customer from the benefits of the campaign / offer, if any fraudulent activity is identified as being carried out by the customer for the purpose of availing the benefits under the campaign/offer or otherwise by use of the service
14. This offer may be withdrawn or extended at any time at the sole discretion of Standard Chartered Bank and Emirates.
15. Standard Chartered Bank is not making any commitment to make such similar offers beyond the offer period.
16. All other terms and conditions of the cardholder agreement shall continue to apply
17. Standard Chartered Bank and Emirates reserves its absolute right at any time to add, alter, withdraw, modify or change or vary any or all the terms and conditions of the offer at its sole discretion and the same shall be binding on the Cardholder at all times.
18. Standard Chartered Bank & Emirates also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever to the Customers. In case of any dispute, Standard Chartered Bank's decision shall be binding on all Customers
19. The offer shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of Standard Chartered Bank
20. Nothing expressed or implied in the program shall in any way waive or amend any of the applicable terms and conditions with Emirates.
21. Under no circumstance will the Skywards Miles or cashback amount being offered under this program be settled in cash
22. Customers are not bound in any way to participate in this offer
23. Any such participation is voluntary and the same is being made purely on a best effort basis