



# Rewards Catalogue



[sc.com/bd](https://sc.com/bd) | Here for good

## Important Notes

1. All visuals shown in this catalogue are indicative and representative only; and the visualized product may not be available within the value of the corresponding Rewards Voucher.
2. The value of the Rewards Voucher has to be used in full for a single redemption. If the Rewards Voucher is used for any amount which is less than the total value of the Voucher, the unutilized amount will automatically lapse.
3. For transactions greater than the value of the Rewards Voucher, the Voucher can be clubbed with other modes of payment (e.g. Cash, Credit Card etc.).
4. While you redeem the voucher at the Merchant point, you will be asked to produce your Credit Card to match the details with the Voucher and sign on the Rewards Voucher that will be solely used as your acknowledgment of the chosen Reward Item.







## Welcome to Standard Chartered Rewards Points

Dear Valued Cardholder,

Thank you for choosing Standard Chartered credit card.

We are delighted to introduce the Standard Chartered Rewards Catalogue. This catalogue brings you a much wider scope of easy redemption opportunities against your Reward Points. This rewards catalogue is effective from 1 December, 2014.

As you already know, you can earn Reward Points for every retail transactions on your Standard Chartered Credit Card (as applicable). For easy tracking of your Reward Points, please check your Credit Card monthly statement or Call our 24-hour Contact Centre at 16233 or 09666777111.

Yours faithfully,

*Rana Shahid Hassan*

**Rana Shahid Hassan**

Head, Credit Cards  
Standard Chartered Bank, Bangladesh



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## Points to remember

Use your Standard Chartered Credit Card to redeem the points.

Product	Reward Basis	No. of Reward Points
Credit Card	Every BDT 50	1
International Credit Card	Every US \$ 1	1

Every BDT 50 or US \$ 1 of retail spend on credit cards will earn 1 Reward Point. Here, credit card transactions mean Point of Sale (POS) purchases only.





## Points to remember for Standard Chartered Credit Card

### Easy Tips to earn more Reward Points

- Do not leave home without your Standard Chartered Credit Card; Shop, dine and entertain using it everyday. Enjoy the recognition and financial power while earning MORE points.
- Every time you travel abroad, Use Standard Chartered Credit Card for all your retail transactions. Enjoy total convenience and flexibility while earning MORE points.

### How to redeem your Reward Points

- To redeem your Rewards, please call our 24 hour Contact Centre at 16233 or 09666777111 to speak to our Customer Service Representative and
- Provide the Item Code (IC) for your reward from this new catalogue.





## Rewards 400+ Points



**banglalink**  
An ORASCOM TELECOM Company



grameenphone

### Mobile Phone Talk Time (IC 00A)

Convert your Reward Points into Talk Time on your Mobile Phone (any operator) at the following conversion rates:

Mobile Phone Operator	Talk Time Value	Required Reward Points
Banglalink	Tk. 100	400
CityCell	Tk. 100	400
GrameenPhone	Tk. 100	400
Robi	Tk. 100	400
Airtel	Tk. 100	400
Teletalk	Tk. 100	400

**Please note:**

1. Minimum Talk Time value of Tk. 100 must be redeemed in a single redemption request.
2. Above the minimum requirement, Reward Points can be redeemed for Talk Time up to any value in multiples of Tk. 100.
3. Standard Chartered Bank and the Mobile Phone Operator will require a minimum of One (1) business days to credit the Talk Time value onto your Mobile Phone.
4. For Post-Paid connections, the redeemed Talk Time value will appear as an adjustment in the following\* month's bill.

\*Conditions apply





## Rewards 900-1,875 Points



IC 001  
Gift Voucher worth Tk. 400  
Points ◆ 900



IC 003  
Gift Voucher worth Tk. 750  
Points ◆ 1,800



### Fee Waiver

IC 002  
50% Waiver on  
1 year's Annual Fee  
on Silver / Cricket Credit Card  
Points ◆ 1,000



IC 004  
Gift Voucher worth Tk. 750  
Points ◆ 1,875



## Rewards 2,000-2,500 Points



### Fee Waiver

IC 005  
50% Waiver on  
1 year's Annual Fee  
on Gold Credit Card  
Points ♦ 2,000



IC 007  
Gift Voucher worth Tk. 1,000  
Points ♦ 2,350



### Fee Waiver

IC 006  
100% Waiver on  
1 year's Annual Fee  
on Silver / Cricket Credit Card  
Points ♦ 2,000



IC 008  
Shopping Voucher worth Tk. 1,000  
Points ♦ 2,500



## Rewards 2,500 Points



IC 010  
Shopping Voucher worth Tk. 1,000  
Points ♦ 2,500



IC 011  
Shopping Voucher worth Tk.1,000  
Points ♦ 2,500



IC 012  
Shopping Voucher worth Tk. 1,000  
Points ♦ 2,500

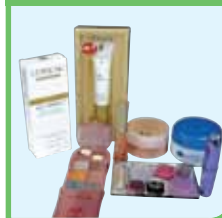


## Rewards 2,850-3,250 Points



### ARTISTI® COLLECTION

IC 013  
Gift Voucher worth Tk. 1,200  
Points ♦ 2,850



### ALMAS SUPER SHOP

IC 015  
Gift Voucher worth Tk. 1,250  
Points ♦ 3,000



### PRIYO general store

IC 014  
Gift Voucher worth Tk. 1,200  
Points ♦ 2,900



### Fee Waiver

IC 016  
50% Waiver on  
1 year's Annual Fee  
on Platinum Credit Card  
Points ♦ 3,250



## Rewards 3,600-4,000 Points



IC 017  
Gift Voucher worth Tk. 1,500  
Points ♦ 3,600



*bringing freshness to your life*

IC 019  
Shopping Voucher worth Tk. 1,500  
Points ♦ 3,750



IC 018  
Gift Voucher worth Tk. 1,500  
Points ♦ 3,600



### Fee Waiver

IC 020  
100% Waiver on  
1 year's Annual Fee  
on Gold Credit Card  
Points ♦ 4,000



## Rewards 4,500-5,000 Points



**Sopura Silk Mills Ltd.**

IC 021

Gift Voucher worth Tk. 2,000

Points ♦ 4,500



IC 024

Shopping Voucher worth Tk. 2,000

Points ♦ 5,000



**THE  
Raymond  
SHOP**

IC 022

Gift Voucher worth Tk. 2,000

Points ♦ 4,600



## Rewards 5,000-5,700 Points



IC 025  
Shopping Voucher worth Tk. 2,000  
Points ◆ 5,000



IC 027  
Gift Voucher worth Tk. 2,500  
Points ◆ 5,500



**PHILIPS**

IC 028  
Gift Voucher worth Tk. 2,500  
Points ◆ 5,700





## Rewards 5,800-6,500 Points



### SACO WATCH CO.

IC 029

Gift Voucher worth Tk. 2,500

Points ♦ 5,800



IC 031

Shopping Voucher worth Tk. 2,500

Points ♦ 6,250



IC 030

Gift Voucher worth Tk. 2,500

Points ♦ 5,900



### Fee Waiver

IC 032

100% Waiver on 1 year's Annual Fee

on Platinum Credit Card

Points ♦ 6,500



## Rewards 6,750-7,250 Points



**OTOBI** World Class Furniture

IC 033  
Gift Voucher worth Tk. 3,000  
Points ♦ 6,750



IC 035  
Gift Voucher worth Tk. 3,000  
Points ♦ 7,200



**THE**  
**Raymond**  
**SHOP**

IC 034  
Gift Voucher worth Tk. 3,000  
Points ♦ 7,100



**ALMAS**  
GENERAL STORE

IC 036  
Gift Voucher worth Tk. 3,000  
Points ♦ 7,250



## Rewards 8,000-8,300 Points



**TRANSCOM**  
DIGITAL

**PHILIPS**

IC 038  
Gift Voucher worth Tk. 3,500  
Points ♦ 8,000



IC 040  
Gift Voucher worth Tk. 3,500  
Points ♦ 8,300



IC 039  
Gift Voucher worth Tk. 3,500  
Points ♦ 8,300



**shoppers**  
**world**  
the joy of shopping

IC 041  
Gift Voucher worth Tk. 3,500  
Points ♦ 8,300



## Rewards 8,300-9,300 Points



**PRIYO**  
**SUPER SHOP**

IC 043  
Gift Voucher worth Tk. 3,500  
Points ♦ 8,450



**THE**  
**Raymond**  
**SHOP**

IC 045  
Gift Voucher worth Tk. 4,000  
Points ♦ 9,300



**OTOBI** World

IC 044  
Gift Voucher worth Tk. 4,000  
Points ♦ 9,000



## Rewards 9,700-11,200 Points



SHINEPUKUR  
CERAMICS LTD

IC 046

Gift Voucher worth Tk. 4,000

Points ♦ 9,700



**SACO WATCH CO.**

IC 048

Gift Voucher worth Tk. 4,500

Points ♦ 10,400



**ALMAS**  
SUPER SHOP

IC 047

Gift Voucher worth Tk. 4,300

Points ♦ 10,400



**Sopura Silk Mills Ltd.**

IC 049

Gift Voucher worth Tk. 5,000

Points ♦ 11,200



## Rewards 11,250-11,800 Points



**OTOBI** World Class Furniture

IC 050  
Gift Voucher worth Tk. 5,000  
Points ♦ 11,250



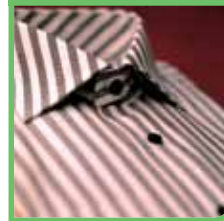
**Daffodil  
Computers**

ISO 9001  
CERTIFIED  
**daffodilPC**  
experience it with difference

IC 052  
Gift Voucher worth Tk. 5,000  
Points ♦ 11,800



IC 051  
Gift Voucher worth Tk. 5,000  
Points ♦ 11,800



**ARTISTI**<sup>®</sup>  
COLLECTION

IC 053  
Gift Voucher worth Tk. 5,000  
Points ♦ 11,800



## Rewards 11,800-14,250 Points



IC 054  
Gift Voucher worth Tk. 5,000  
Points ♦ 11,800



IC 057  
Gift Voucher worth Tk. 6,000  
Points ♦ 14,250



**carbonkraft** Exclusive Diamond Jewellery

IC 056  
Gift Voucher worth Tk. 6,000  
Points ♦ 14,250



## Rewards 16,100-18,000 Points



**TRANSCOM**  
DIGITAL

**PHILIPS**

IC 059  
Gift Voucher worth Tk. 7,000  
Points ♦ 16,100



**HATIL**

for doors and furniture

IC 061  
Gift Voucher worth Tk. 8,000  
Points ♦ 18,000



**Seagull Hotel**  
A five star deluxe hotel  
WHERE BUSINESS AND LEISURE BLEND TOGETHER

IC 060  
3 days/2 nights accomodation\*  
in a deluxe room on prior booking  
from Dhaka, (subject to availability)  
Points ♦ 17,500



**SONY** **RANGS**

IC 062  
Gift Voucher worth Tk. 7,500  
Points ♦ 18,000





## Rewards 21,250-23,200 Points



sts group  
**Apollo Hospitals**  
touching lives DHAKA



IC 063  
Executive Health Voucher\*  
worth Tk. 8,500 (exclusive VAT)  
Points ◆ 21,250

\*offer valid till April 2013



**OTOBI** World Class Furniture

IC 065  
Gift Voucher worth Tk. 10,000  
Points ◆ 22,500



**carbonkraft** Exclusive Diamond Jewellery

IC 064  
Gift Voucher worth Tk. 11,000  
Points ◆ 22,000



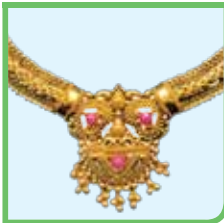
**SIEMENS**

**SB Tel Enterprises Limited**  
(Home Appliances only)

IC 066  
Gift Voucher worth Tk. 10,000  
Points ◆ 23,200



## Rewards 25,000-27,600 Points



 **Apan jewellers**

IC 067  
Gift Voucher worth Tk. 10,000  
Points ♦ 25,000



**TRANSCOM**  
DIGITAL



IC 070  
Gift Voucher worth Tk. 12,000  
Points ♦ 27,600



 **Venus Jewellers Limited**

IC 068  
Gift Voucher worth Tk. 10,000  
Points ♦ 25,000



## Rewards 33,750-39,100 Points



**OTOBI** World Class Furniture

IC 071  
Gift Voucher worth Tk. 15,000  
Points ♦ 33,750



IC 073  
Gift Voucher worth Tk. 15,000  
Points ♦ 37,500



**SIEMENS**

SB Tel Enterprises Limited  
(Home Appliances only)

IC 072  
Gift Voucher worth Tk. 15,000  
Points ♦ 34,800



**TRANSCOM**  
DIGITAL

**PHILIPS**

IC 074  
Gift Voucher worth Tk. 17,000  
Points ♦ 39,100



## Rewards 42,750-57,500 Points



IC 075  
Gift Voucher worth Tk. 18,000  
Points ◆ 42,750



**SONY** **RANGSO**

IC 077  
Gift Voucher worth Tk. 20,000  
Points ◆ 48,000



**OTOBI** World Class Furniture

IC 076  
Gift Voucher worth Tk. 20,000  
Points ◆ 45,000



**TRANSCOM**  
DIGITAL



IC 078  
Gift Voucher worth Tk. 25,000  
Points ◆ 57,500



## Rewards 60,000-80,000 Points



**SONY** **RANGS**

IC 079  
Gift Voucher worth Tk. 25,000  
Points ♦ 60,000



**GALAXY** **Holidays**  
*quality at home & abroad*

IC 081  
Ocean Cruise Voucher\*  
worth Tk. 30,400  
Points ♦ 80,000



**HATIL**  
for doors and furniture

IC 080  
Gift Voucher worth Tk. 35,000  
Points ♦ 78,750



**GALAXY** **TRAVEL INTERNATIONAL**  
*pioneer in travel trade*

IC 082  
Air Ticket Voucher  
worth Tk. 32,000  
Points ♦ 80,000



## Rewards 125,000-312,500 Points



**GALAXY** TRAVEL INTERNATIONAL  
*pioneer in travel trade*

IC 083  
Air Ticket Voucher  
worth Tk. 50,000  
Points ♦ **125,000**



*Travel House Limited*

IC 085  
Air Ticket Voucher  
worth Tk. 125,000  
Points ♦ **312,500**



*Travel House Limited*

IC 084  
Air Ticket Voucher  
worth Tk. 85,000  
Points ♦ **212,500**



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
<b>Computers</b>			
Daffodil Computers Gift Voucher worth Tk. 5,000	IC 052	11,800	19
<b>Convenience (Fee Waiver)</b>			
50% waiver on 1 year's Annual Fee - Silver Credit Card	IC 002	1,000	7
50% waiver on 1 year's Annual Fee - Gold Credit Card	IC 005	2,000	8
100% waiver on 1 year's Annual Fee - Silver Credit Card	IC 006	2,000	8
50% waiver on 1 year's Annual Fee - Platinum Credit Card	IC 016	3,250	10
100% waiver on 1 year's Annual Fee - Gold Credit Card	IC 020	4,000	11
100% Waiver on 1 year's Annual Fee - Platinum Credit Card	IC 032	6,500	14
<b>Crockeries</b>			
Shinepukur Ceramic Gift Voucher worth Tk. 3,000	IC 035	7,200	15
Shinepukur Ceramic Gift Voucher worth Tk. 4,000	IC 046	9,700	18
<b>Daily Shopping</b>			
Agora Shopping Voucher worth Tk. 1,000	IC 008	2,500	8



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
Haat Bazaar Shopping Voucher worth Tk. 1,000	IC 010	2,500	9
Nandan Mega Shop Shopping Voucher worth Tk. 1,000	IC 011	2,500	9
Well Mart Shopping Voucher worth Tk. 1,000	IC 012	2,500	9
Meena Bazar Shopping Voucher worth Tk. 1,500	IC 019	3,750	11
Agora Shopping Voucher worth Tk. 2,000	IC 024	5,000	12
Nandan Mega Shop Shopping Voucher worth Tk. 2,000	IC 025	5,000	13
Well Mart Shopping Voucher worth Tk. 2,500	IC 031	6,250	14
<b>Electronics &amp; Home Appliance</b>			
Transcom Electronics Gift Voucher worth Tk. 2,500	IC 028	5,700	13
Transcom Electronics Gift Voucher worth Tk. 3,500	IC 038	8,000	16
Transcom Electronics Gift Voucher worth Tk. 7,000	IC 059	16,100	21
Rangs Electronics Gift Voucher worth Tk. 7,500	IC 062	18,000	21





## Reward Summary

Categories & Rewards	Item Code	Reward Points	Index
Siemens Gift Voucher worth Tk. 10,000	IC 066	23,200	22
Transcom Electronics Gift Voucher worth Tk. 12,000	IC 070	27,600	23
Siemens Gift Voucher worth Tk. 15,000	IC 072	34,800	24
Transcom Electronics Gift Voucher worth Tk. 17,000	IC 074	39,100	24
Rangs Electronics Gift Voucher worth Tk. 20,000	IC 077	48,000	25
Transcom Electronics Gift Voucher worth Tk. 25,000	IC 078	57,500	25
Rangs Electronics Gift Voucher worth Tk. 25,000	IC 079	60,000	26
<b>Fashionwear</b>			
Cats Eye Gift Voucher worth Tk. 1,000	IC 007	2,350	8
Artisti Collection Gift Voucher worth Tk. 1,200	IC 013	2,850	10
Monsoon Rain Gift Voucher worth Tk. 1,500	IC 018	3,600	11
Sopura Silk Mills Gift Voucher worth Tk. 2,000	IC 021	4,500	12
The Raymond Shop Gift Voucher worth Tk. 2,000	IC 022	4,600	12
The Raymond Shop Gift Voucher worth Tk. 3,000	IC 034	7,100	15



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
Cats Eye Gift Voucher worth Tk. 3,500	IC 039	8,300	16
Monsoon Rain Gift Voucher worth Tk. 3,500	IC 040	8,300	16
The Raymond Shop Gift Voucher worth Tk. 4,000	IC 045	9,300	17
Sopura Silk Mills Gift Voucher worth Tk. 5,000	IC 049	11,200	18
Artisti Collection Gift Voucher worth Tk. 5,000	IC 053	11,800	19
Cats Eye Gift Voucher worth Tk. 5,000	IC 054	11,800	20
Monsoon Rain Gift Voucher worth Tk. 6,000	IC 057	14,250	20
<b>Furniture</b>			
Otobi Gift Voucher worth Tk. 3,000	IC 033	6,750	15
Otobi Gift Voucher worth Tk. 4,000	IC 044	9,000	17
Otobi Gift Voucher worth Tk. 5,000	IC 050	11,250	19
Hatil Gift Voucher worth Tk. 8,000	IC 061	18,000	21
Otobi Gift Voucher worth Tk. 10,000	IC 065	22,500	22
Otobi Gift Voucher worth Tk. 20,000	IC 076	45,000	25



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
Hatil Gift Voucher worth Tk. 35,000	IC 080	78,750	26
<b>Gift Boutique</b>			
Almas General Store Gift Voucher worth Tk. 750	IC 003	1,800	7
Priyo General Store Gift Voucher worth Tk. 1,200	IC 014	2,900	10
Almas Super Shop Gift Voucher worth Tk. 1,250	IC 015	3,000	10
Aarong Gift Voucher worth Tk. 1,500	IC 017	3,600	11
Aarong Gift Voucher worth Tk. 2,500	IC 030	5,900	14
Almas General Store Gift Voucher worth Tk. 3,000	IC 036	7,250	15
Shoppers World Gift Voucher worth Tk. 3,500	IC 041	8,300	16
Priyo Super Shop Gift Voucher worth Tk. 3,500	IC 043	8,450	17
Almas Super Shop Gift Voucher worth Tk. 4,300	IC 047	10,400	18
Aarong Gift Voucher worth Tk. 5,000	IC 051	11,800	19
Aarong Gift Voucher worth Tk. 18,000	IC 075	42,750	25



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
<b>Health Care</b>			
Apollo Hospitals Executive Health Check-up Voucher* worth Tk. 8,500	IC 063	21,250	22
<b>Jewellery</b>			
Carbon Kraft Gift Voucher worth Tk. 6,000	IC 056	14,250	20
Carbon Kraft Gift Voucher worth Tk. 11,000	IC 064	22,000	22
New Apan Jewellers Gift Voucher worth Tk. 10,000	IC 067	25,000	23
Venus Jewellers Gift Voucher worth Tk. 10,000	IC 068	25,000	23
<b>Time-Out</b>			
Club Gelato Gift Voucher worth Tk. 400	IC 001	900	7
Cooper's Gift Voucher worth Tk. 750	IC 004	1,875	7
Club Gelato Gift Voucher worth Tk. 2,500	IC 027	5,500	13
<b>Travel</b>			
Seagull Hotel, Cox's Bazar 3 Days/2 Nights accommodation* Package, subject to availability	IC 060	17,500	21



## Rewards Summary

Categories & Rewards	Item Code	Reward Points	Index
Travel House Ltd. Air Ticket Voucher worth Tk. 15,000	IC 073	37,500	28
Galaxy Holidays Ltd. Ocean Cruise Voucher* worth Tk. 30,400 in Royal Caribbean Cruise	IC 081	80,000	30
Galaxy Travel Ltd. Air Ticket Voucher worth Tk. 32,000	IC 082	80,000	30
Galaxy Travel Ltd. Air Ticket Voucher worth Tk. 50,000	IC 083	125,000	31
Travel House Ltd. Air Ticket Voucher worth Tk. 85,000	IC 084	212,500	31
Travel House Ltd. Air Ticket Voucher worth Tk. 125,000	IC 085	312,500	31
<b>Watch</b>			
Saco Watch Gift Voucher worth Tk. 2,500	IC 029	10,400	18
Saco Watch Gift Voucher worth Tk. 4,500	IC 048	10,400	18



## Frequently Asked Questions

**Q How can I earn Reward Points?**

**A** You can earn one (1) Reward Point for every retail purchase of Tk. 50 on your Standard Chartered Credit Card. The more you use the Card, the more points you earn. Please note that Reward Points are not applicable to Cash Advance, Card Cheque and Auto Billspay related transactions.

**Q Can my Supplementary Cardholders also earn and claim Reward Points?**

**A** All retail transactions on your Supplementary Card will also earn Reward Points as mentioned above, and these points are automatically transferred to the Primary Card Account. Only Primary Cardholder can request for redemption of Reward Points.

**Q What can I get against my Reward Points and how quickly will you process it?**

**A** You can use your Reward Points for any of the following exciting options, and please refer to your Rewards catalogue for more details.

- Annual Fee Waiver on your Credit Card – Processed within 1 working day
- Gift Vouchers from any of the 40+ Partner Outlets – Voucher delivered within 4 working days
- Mobile Talk-time – Processed within 1 working day

**Q How do I redeem Reward Points?**

**A** Once you have decided to redeem a specific Reward Item for which you have already earned sufficient Reward Points, simply call our 24-hour Contact Centre to redeem.

**Q Are the Reward Points encashable?**

**A** You can order any reward Item of your choice from the rewards catalogue only and the Reward Points are not redeemable for Cash or Credit.



## Frequently Asked Questions

**Q What happens to my Reward Points when my Card is upgraded/downgraded?**

**A** In such cases, your Reward Points will be automatically transferred to the new Card.

**Q Can I split-up the total Reward Points I have earned for multiple Reward items?**

**A** Yes, you can redeem your Reward Points for multiple reward items.

**Q Can I combine the Reward Points on different Cards or transfer from one to the other?**

**A** No. The Reward Points earned on different Cards shall remain separate; and cannot be combined or transferred for any purpose.

**Q Is there any expiry for Reward Points?**

**A** With effect from 1 February 2012, Reward Points will expire after 3 (Three) years unless redeemed earlier. Expiry date of Rewards for every transaction will be calculated separately. In case of transactions within the same month, the last date of the 36th month will be considered as the date of expiry. All such transactions irrespective of the transaction date. For example, if you earn 100 points for a transaction on 15 March, 2012, the points will expire on 31 March, 2015.

**Q What will happen to the Reward Points I have already earned as of 31 January, 2012?**

**A** Unless redeemed earlier, these points will expire after 3 (Three) years on 31 January, 2015.

**Q How can I keep track of my Reward Points?**

**A** Your monthly Credit Card statement will reflect the total number of Reward Points you have earned and redeemed.



# Terms & Conditions

## 1. Definitions and Interpretations

1.1 In these Terms and Conditions, unless the context otherwise requires, "Bank" means Standard Chartered in Bangladesh and only refers to the branches of Standard Chartered Bank carrying on business in Bangladesh.

"Business Day" means a day other than a Govt. Holiday or Friday that Bank is open for business in Bangladesh.

"Cardholder" means a customer of the Bank owning a Credit Card.

"Conditions" mean the terms the date when Standard Chartered Bank launches the Rewards Programme.

"Conditions" mean the Terms and Conditions of the Rewards Programme, as amended by the Bank from time to time.

"Credit Card" means a Card that is validly issued by the Bank to a Cardholder, in goods standing in all respects and is not in payments arrears or otherwise in default in any date of redemption of points by a Cardholder during the same Rewards Programme.

"Rewards Catalogue" means the catalogue of Rewards published by the Bank from time to time.

"Rewards Centre" means Card, Consumer Banking, established by Bank in Bangladesh to manage the Rewards Programme, the contact details of which shall be as published by Bank from time to time.

"Rewards Programme" means the benefit programme for Cardholders operated by the Bank from time to time pursuant to the Conditions.

"Tk" or "Taka" means the lawful currency of the Peoples Republic of Bangladesh.

"Reward Point" means a point accumulated by a Cardholder towards participation in the Rewards Programme through Credit Card use by that Cardholder. Reward Points calculation is determined by the Bank and can be varied from time to time.

Retail Purchase (except Auto Bills) of Tk. 50 is equivalent to 1 "Reward Point" earned.

1:2 In these Conditions unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) a reference to a person includes and incorporated or other entity;
- (c) references to clauses are to clauses of these Conditions;
- (d) references to the Conditions, the catalogue or any other document published by the Bank in relation to the Rewards Programme mean the Conditions, catalogue or other document as amended, supplemented or replaced by the Bank from time to time; and
- (e) Reference to Bank or a Cardholder in these Conditions, the catalogue or any other document published by the Bank in relation to the Rewards





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Programme include that party's executors, administrators, substitutes, successor and permitted assigns.

- 1.3 In these Conditions, headings are used for convenience of reference only and do not affect interpretation.
- 1.4 The Conditions are supplemental to and in no way to the exclusion of the general Terms and Conditions of issue of Credit Cards. To the extent, if any inconsistency between the Conditions and the general Terms and Conditions of issue of Credit Cards, the general Terms and Conditions shall apply to the exclusion of these Conditions.

### 2. Participation

- 2.1 The Rewards Programme is established by the Bank to reward Cardholders for their loyalty and credit worthiness in the use of Credit Cards. The Rewards Programme will enable Cardholders to accumulate Reward Points that may subsequently be redeemed for Rewards as detailed in Rewards catalogue subject to the Conditions.
- 2.2 Entitlement to participate in the Rewards Programme is limited to Standard Chartered Taka Credit Cardholders, whose Credit Cards are valid and in good standing in all respects with the Bank and are not in payment arrears or otherwise in default in way at the commencement date or at any time thereafter. This programme does not include other Credit Cards or International Cards issued by the Bank.

2.3 Each Cardholder holding a Standard Chartered Taka Credit Card at the commencement date shall automatically qualify to participate in the Rewards Programme and may accumulate Reward Point from the commencement date. Cardholder acquiring Credit Cards after the commencement date will participate in the Rewards Programme from the date their Credit Cards are activated and become effective.

2.4 No Reward Point shall accrue in respect of a transaction where Bank believes that:

- (a) A false, inaccurate, or fraudulent Credit Card transaction has occurred.
  - (b) The accuracy, amount or other particulars of any Credit Card transaction are disputed by the Bank, a Cardholder, the retailer or any other party;
- or
- (c) The validity or any credit transaction for payment purpose is challenged for any reason whatsoever;

Following investigation, if the Bank determines that the transaction is valid and accurate in all respects; the Reward Points attributable to that transaction will be accumulated for the Cardholder.

2.5 Unless otherwise determined by the Bank, any breach of the Conditions or the general Terms and Conditions of issue of Credit Cards by any Cardholder shall automatically disqualify that Cardholder from participation in



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the Rewards Programme and any Reward Points shall have been accumulated by that Cardholder shall be immediately forfeited.

- 2.6. Where Cardholder wishes to cancel his Credit Card or any Supplementary Card, any redemption of Reward Points arising from the relevant Card for Rewards by that Cardholder must occur prior to cancellation. Any accumulated Reward Points that exist upon cancellation of a Credit Card shall be immediately forfeited.
- 2.7 The accumulated Reward Points relating to a Credit Card shall immediately be forfeited upon expiration of that Credit Card.
- 2.8 Points earned through spending by a Supplementary Cardholder will be credited to the Account of Primary Cardholder and may be used by the Primary Cardholder for redemption of the Rewards.

### 3. Reward Points

- 3.1 A Cardholder will accumulate Reward Points by reference to the value of retail purchases, less any reversals of retail purchases, made by that Cardholder using his/her Credit Card during the course of the Rewards Programme. A Cardholder shall not accumulate any Reward Point in relation to cash advances or withdrawals, annual fee payments, interest or financial charges, Credit Card payments, any Charges for cash advance or withdrawals, any charges for dishonoured cheque or other Credit Card payments, charges for replacement or Supplementary Cards,

payment of premiums for insurance policies or products, financial penalties of any kind or any fee, charges or tax imposed on the account by the Bank from time to time. The Auto Bills pay transactions are also excluded from accumulating any Reward Points. Bank may at any time vary the range of Credit Card transaction that qualify for points under the Rewards Programme.

- 3.2 Unless otherwise determined by the Bank at any time, a Cardholder will accumulate one Reward Point for every Tk. 50 of qualifying retail purchases charged to his/her Credit Card during the Rewards Programme period. Reward Points will accumulate on a monthly basis by reference to the total value of qualifying retail purchase made during that month. The monthly Credit Card statement issued by the Bank will specify the Reward Points earned during the statement period together with the accumulated Reward Point of the Cardholder. In case of fraction amounts, the remaining unused transaction amount after calculating Reward Points for the whole amount in multiples of Tk. 50.00 will be accrued and clubbed with future transactions.
- 3.3 Unless otherwise determined by the Bank, each Rewards Programme will run for a specified period and the Bank shall determine the duration on each Rewards Programme period in its sole discretion.
- 3.4 Cardholders may accumulate Reward Points and redeem those Reward Points for Rewards from the current Rewards catalogue during the same Rewards Programme period. Reward Points that have not been redeemed for Rewards at the end of a Rewards Programme period shall



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be carried forward to a subsequent Rewards Programme period.

- 3.5 Cardholders will have a period of 3 months from the date of expiration of a Rewards Programme within which, to redeem the Reward Points accumulated during that period for Rewards. This may only be claimed from the Rewards catalogue that is applicable at the date of Redemption of Reward Points.
- 3.6 For the purpose of the calculation and redemption of the Reward Points for Rewards, where a Cardholder owns a Primary Credit Card that has an attaching Supplementary Credit Card, the points that are accumulated on the Primary and Supplementary Credit Card will be aggregated for the purpose of calculating Rewards entitlements. In such circumstances, however only the Primary Cardholder (and not a Supplementary Cardholder) may redeem the accumulated Reward Points for Rewards. Where a Cardholder holds two or more separate Credit Cards, the Reward Points that may be accumulated on each such Credit Card shall remain separate and distinct and may not be aggregated for any purpose.
- 3.7 Reward Points earned cannot be encashed, sold, transferred or otherwise assigned from one Cardholder to another.
- 3.8 All Rewards Programme date and records kept by the Bank, including information, shall be final and binding on all Cardholders. No Cardholder shall be entitled to challenge the validity or accuracy of Bank's Rewards

Programme, date or records for any purpose whatsoever.

- 3.9 The Rewards Programme is subject to automatic annual renewal unless discontinued or amended by the Bank at its sole discretion.
- 3.10 Effective 1st February 2012, Reward Points will expire in 3 (Three) years. Last date of the month will be considered as the date of expiry for a transaction irrespective of the actual date of transaction of that month while calculating 3 years time period. Expiry date of each & every transaction will be calculated separately. For the Reward Points already earned in account as of 31st January 2012 will expire after 3 (Three) years on 31st January 2015.

#### 4. Rewards Catalogue and Reward Points

- 4.1 Bank will periodically publish a Rewards catalogue during the course of a Rewards Programme.
- 4.2 All Rewards shall be subject to availability and Cardholders acknowledge that the stocks of all the Rewards shall be limited. Where the stocks of any Rewards have been exhausted and Bank cannot replace it with a similar product/model of equivalent value that Rewards shall cease to be available. Bank shall have no obligation or liability to any Cardholder where a Reward ceases to be available. Where a Cardholder attempts to claim a Reward that has ceased to be available. Bank will advise the Cardholder of that fact and the sole entitlement of that Cardholder shall be to claim an



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alternative Reward for a similar number of Reward Points.

- 4.3 Cardholders shall direct all enquiries or correspondence in relation of the Rewards Programme, including redemption of points for Rewards, to the Card Centre. Cardholder enquiries shall be made by telephone, facsimile, or letter or other method approved by the Bank from time to time.
- 4.4 The Bank will issue a letter to the Cardholder in his/her billing address advising him/her to collect the Reward from a selected merchant establishment. The Cardholder will present the letter to the designated merchant together with his/her Credit Card and sign an acknowledgment receipt for the Reward. The merchant will match the signature of the Cardholder with the back of the Credit Card and also keep an imprint of the Cardholder's Credit Card on a sales slip as validation and then deliver the Rewards to the Cardholder.
- 4.5 Bank shall have no liability for any loss or damage of Rewards during the course of delivery.
- 4.6 It is anticipated that the Card Centre shall require 10 days time to process Rewards and send Rewards Redemption Voucher to Cardholders. Bank will have no liability for any delay in processing Rewards to Cardholders.
- 4.7 Bank provides no guarantees, warranties or assurances to Cardholders concerning the quality of any Reward or its fitness for any particular use or purpose. Rewards shall be received and used by Cardholders at their sole risk. Bank shall have no liability whatsoever for any loss, damage or injury arising to the Cardholder or any other person or properties as a result of the

use of any Reward for any purpose whatsoever. The exclusive rights and remedies of a Cardholder in respect of the use of any Reward shall be as permitted by law of Bangladesh against the actual manufacturer or merchant of that Reward.

- 4.8 The description of any Reward in any Rewards catalogue shall be based exclusively on the information provided to Bank by the merchant or manufacturer of that Reward. Cardholders acknowledge that all issues relating to the after-sales-service of Rewards, including batteries or accessories shall be exclusively between the Cardholder and the Merchant or manufacturer of the Reward and shall not form a part of the Rewards Programme.
- 4.9 Reward items in the form of a ticket or voucher shall, unless the Bank otherwise specifies, exclude any reservation fee, accommodation, insurance, travel tax or other taxes and fees. All such additional fees, charges or taxes applicable to the use of such a Reward shall be borne by the Cardholder and shall be paid directly to the Merchant by the Cardholder upon redemption or use of that Reward.
- 4.10 No Reward may be returned or replaced with cash or substituted for another Reward by a Cardholder.
- 4.11 Where redemption or use any Reward is subject to a Cardholder participation in the membership programme of the provider of that Reward, redemption of use of that Reward by the cardholder will be conditional on the Cardholder first being a member of that provider's membership programme. Such membership programmes may include, without limitation; those operated by airlines, hotels or other service providers.



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4.12 The Reward catalogue is valid for a year or for any period as decided by the Bank from the date of commencement.

### 5. Miscellaneous

5.1 All taxes or duties of other Government or public utility fees or charges attributable to the redemption or use any Reward shall be the exclusive responsibility of the Cardholder and the Bank shall have no liability of any kind in relation thereto.

5.2 Bank shall have no liability whatsoever in relation to any inaccuracy or mis-description contained in any Rewards catalogue.

5.3 The laws of Bangladesh govern these conditions.

5.4 Notwithstanding anything contained elsewhere in these conditions, Bank in its sole discretion for any reason whatsoever, at any time vary, modify suspend or cancel;

- (a) the Rewards Programme or any of the conditions or;
- (b) the participation of any individual Cardholder in the Rewards Programme,

by notice in writing. Any such variation, modification, suspension or cancellation shall take effect from the date specified in such notice and the Bank shall have no liability or obligations of any kind to Cardholders or any other persons for any loss or damage suffered as a result thereof.

5.5 In performing of the Rewards Programme, Bank shall not be responsible for

any delay or non-performance arising as a result of any matter beyond the reasonable control of the Bank. Matters beyond the reasonable control of the Bank shall include, without limitation, any breach, failure or non-performance by the manufacturer or merchant of any Reward; industrial disputes (including strike, lockouts and the like) acts of God (flood, fire, earthquake etc.) riot, demonstration or civil disturbances of any kind, damage or destruction to machinery, equipment or records of Bank or any Rewards provider, acts of war or sabotage of any kind, any change in the laws, regulations or policies of Government of Bangladesh or in the interpretation thereof, or any other matter impacting on performance of the Rewards Programme by the Bank. In such an event continues for a continuous period of three months, or for more than four months in any twelve month period, Bank may immediately terminate the Rewards Programme by notice in writing. Upon termination, the Bank shall be released from all obligations under the Rewards Programme and shall have no liability of any kind to Cardholders or any other person.

5.6 The decision of the Bank in all matters of the Programme will be final and binding on the participants of the subject Programme.

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