

Standard Chartered Beyond Credit Card Terms and Conditions

Unless otherwise mentioned in the course of this document, the following definitions apply:

For the purpose of these terms and conditions (“Terms and Conditions”):

“Beyond Cardholder” shall mean a client who can avail of the offers mentioned subsequently by virtue of holding the Beyond Credit Card.

“Offer” shall mean any benefit given to the client by virtue of having been issued a Beyond Credit Card by the Bank that have subsequently been captured in this document.

FUM^ (Funds Under Management) Qualified: INR 50 Lakhs and above for at least 2 consecutive months

^FUM includes any one or a combination of the following products from the Bank: Savings Account balances, Term Deposit balances, Investments made through the Bank, value of Demat held with the Bank, Life-to-date (total) paid-up life insurance premium for policies in force (except Term Insurance and Group Insurance plans) and funds held in Homesaver account (applicable only for existing Homesaver customers).

“Eligibility Criteria” for availing the offer is as mentioned subsequently in each offer section in this document.

“Most Important Terms and Conditions” shall mean the Terms and Conditions applicable to the Beyond Cardholder in addition to these Terms and Conditions, available on www.sc.com/in.

“Standard Chartered/Bank” shall mean Standard Chartered Bank.

The Standard Chartered Beyond Credit Card is offered to Priority and Private Banking clients based on FUM Qualification with Standard Chartered Bank, India. The Bank reserves the right to change the criteria for ascertaining a Beyond Cardholder as FUM Qualified. In the event of non-maintenance of the required FUM criteria, the Bank reserves the right to withdraw/modify one or more Offers mentioned subsequently in this document. Also, in the event of discontinuation of the Priority/Private banking status, Bank may choose to convert the card to the corresponding credit card which is aligned to your updated relationship status or also block the card.

However, in case of revision of any Offer mentioned subsequently in this document, the Bank will provide 30-day advance notice to the Beyond Cardholder before implementing the change.

Section 1: Joining & Renewal Fee

The Beyond Credit Card has a Joining Fee of INR 15,000 and a Renewal Fee (2nd Year onwards) of INR 25,000.

Section 2: Joining Offer:

1. **Offer:** The Beyond Primary Cardholder is eligible to receive vouchers worth INR 15,000 from Taj, Luxe Gift Cards, MakeMyTrip, Fabindia, Ikea and Marks & Spencer post realization of joining fee.
2. **Qualified Client:** The offer is only available to clients for whom payment of at least Minimum Payment Due have been received by the Bank within the Payment Due Date after Statement Generation where Joining Fee for Beyond Credit Card has been levied on the client. This Offer is not applicable for add-on or supplementary cards.
3. **Selection of the voucher:**
 - 3.1 On meeting the Offer criteria, the Qualified Clients will receive a code and a link via SMS/Email within 60 days of completing the qualifying criteria on their registered mobile no./email ID with the expiry date of the code.
 - 3.2 Post clicking on the link, client will need to enter the code and mobile number or email id (in case of international clients) (to be done before expiry date), post authentication of which the Qualified Clients will be redirected to a website page where he/she will get the option to choose vouchers with total worth of INR 15,000 from one or more of the brands mentioned above. Clients can choose between vouchers of value INR 5000 or INR 10,000 of each brand. Multiple selections of vouchers from same brand is possible. Post completion of the selection process, the vouchers will be sent to the mobile number mentioned in the website page by the client within 3 working days.
 - 3.3 If the Qualified Client does not make a selection of the voucher in the manner mentioned hereinabove, no voucher will be allotted and no further requests for new vouchers will be entertained.
4. The Offer is non-transferrable.
5. The redemption of vouchers of individual brands at their physical outlets or website/app portals is governed by the terms and conditions of the individual brand and Qualified Clients are advised to go through the same before attempting redemption. Some brand portals or websites may require a valid Indian mobile number registered on the portal/website to allow redemption of vouchers or gift cards. If a Qualified Client is unable to redeem the brand voucher in such an instance, he/she may reach out to the Bank's Customer Care and the Bank may choose to credit reward points equivalent to INR 15,000.
6. The Bank reserves the right to change the brands whose vouchers will be available as part of joining benefits without notice to cardholders. The Bank also reserves the right to modify / change all or any of the terms applicable to this Offer. The Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever.
7. The Bank shall not be obliged to make any public announcements of the results of the offer.
8. In all matters relating to this Offer, the decision of the Bank shall be final and binding. By participating in the Offer, the participants agree to be bound by the terms and conditions contained herein.
9. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.

Section 3 - Renewal Fee (2nd year onwards) Offer

The Beyond Cardholder is eligible to receive a waiver of Annual Fee subject to meeting FUM Qualification criteria at an individual client level in the last 3 months prior to Annual Fee levy.

Section 4 - Transaction-wise reward points:

4. The reward points on the card will be earned for online and offline transactions as categorised by the card associations.
 - 4.1 The Beyond Cardholder is eligible to earn:
 - 4.1.1 5 reward points per INR 150 (Rupees One Hundred and Fifty only) on transaction categories except categories defined in point 4.1.2 and 4.2.
 - 4.1.2 Transactions on Beyond Credit Card for Utility Payments, Supermarkets, Insurance, Property management, Schools & Government payments will earn 3 reward points on every INR 150 spent.
 - 4.2 The following categories of transactions will not earn any reward points:
 - 4.2.1 Fuel purchases
 - 4.2.2 Returned purchases, disputed or unauthorized/fraudulent transactions, transactions not initiated by the cardholder, finance charges, any other charges and fees and charged back transactions; and
 - 4.2.3 ATM transactions
 - 4.3 All reward points are capped at card level i.e. the primary and supplementary cardholders are eligible to receive and redeem the maximum reward points amount individually. For the purpose of clarity, cardholder cannot consolidate the reward points earned individually on primary and supplementary cards during redemption.
 - 4.4 The reward points can be redeemed through the rewards portal of the Bank i.e. R360 https://retail.sc.com/in/rewards360/rewards_home/in. Reward points are redeemable against products, vouchers or services featured in the 360 Rewards catalogue, and subject to their availability at the time of redemption [1 RP = INR 1].
 - 4.5 Reward points will be visible in the rewards portal within 3 (three) working days of the transaction being completed by the client.
 - 4.6 Reward points have a validity of 3 years starting from the day the points are earned. Login to Online Banking > 360 Rewards > Account Summary to view details of your reward points expiry on your credit card.
 - 4.7 Please note identification of websites/applications/outlets as retail categories or government payments and insurance categories is based on the MCC (Merchant Category Codes) allotted by the card associations. The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category. Standard Chartered Bank will not be responsible for providing reward points for purchases at websites/applications and outlets which have not registered themselves under merchant category codes assigned for retail categories or government payments and insurance categories by card associations. The Merchant Establishment needs to have accordingly qualified and hence listed in the Category, in order for the transaction to be eligible for reward point.

Section 5: Duty-free Cashback - Terms and Conditions

- 5.1 The Beyond Cardholder is eligible for 15% cashback on duty free transactions.
- 5.2 Max cashback of INR 1,500 (Rupees One Thousand and five hundred only) per statement cycle.
- 5.3 Cashback will be credited to the cardholder card account within 2 days of transaction getting posted on the Beyond Credit Card.
- 5.4 Transactions eligible for duty-free cashback will not earn any reward points.
- 5.5 Only transactions where the merchant is registered as a duty-free vendor will be considered for cashback.
- 5.6 Please note identification of websites/applications/outlets as duty free stores is based on the MCC (Merchant Category Codes) allotted by the card associations. The MCC corresponding to duty free stores is 5309. The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category. Standard Chartered Bank will not be responsible for providing cashbacks for purchases at websites/applications and outlets which have not registered themselves under merchant category code assigned for duty free stores by card associations. The Merchant Establishment needs to have accordingly qualified and hence listed in the Category, for the transaction to be eligible for cashback.

Section 6: Fuel Surcharge Waiver:

- 6.1 Cardholder is eligible to earn 1% waiver of the transaction amount for fuel transactions.
- 6.2 The cardholder is eligible for a max. fuel surcharge waiver of INR 5,000 (Rupees Five Thousand only) per statement cycle.
- 6.3 The fuel surcharge waiver will be credited to the cardholder card account within 2 days of the transaction getting posted into the card account.
- 6.4 Fuel transactions will not earn reward points.
- 6.5 Only transactions which are categorized under fuel MCCs (5172, 5541, 5542, 5983) will be eligible for fuel surcharge waiver.
- 6.6 Please note identification of websites/applications/outlets as fuel stations is based on the MCC (Merchant Category Codes) allotted by the

card associations. The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category. Standard Chartered Bank will not be responsible for providing reversal for purchases at websites/applications and outlets which have not registered themselves under merchant category code assigned for fuel stations by card associations. The Merchant Establishment needs to have accordingly qualified and hence listed in the Category, for the transaction to be eligible for reversal.

Section 7: Reduced Forex Markup - Terms and Conditions

All overseas transactions and non-INR transactions on Beyond Credit Card will be levied with a 2% forex markup fee. The fee will be levied on the amount that has been settled on the card in INR currency and will appear separately in the credit card statement.

Section 8: ATM Withdrawals

While the feature is available on the Beyond Credit Card, acceptance of the card depends on the ATM machine provider and the bank whose ATM is getting used. Standard Chartered cannot be held liable for credit card not working at a particular ATM.

Section 9: Visa Lounge program within India (Domestic and International Airport Terminals)

For the purposes of the Terms and Conditions of the VISA Lounge Program in India (Domestic and International terminals) the following definitions apply:

- “Card” means any valid and unexpired Beyond Credit Card issued in India.
- “Eligible Card” means a valid Beyond Credit Card issued in India for which complimentary airport lounge access is made available by the Issuer Bank.
- “Eligible Cardholder” under the program means a holder of a card.
- “Issuer Bank” means Standard Chartered Bank which issues Beyond Credit Card in India.

“Participating Airport Lounges” means select airport lounges, as determined by Visa from time to time, where complimentary access is available to Eligible Cardholders on the terms and conditions set out below.

- 9.1 The Beyond Cardholder will be eligible for complimentary lounge benefits as below in Domestic and International lounge terminals within India:
- Unlimited lounge access for the cardholder.
 - 4 complimentary lounge access for guests accompanying the cardholder in a calendar year.
 - Both primary and supplementary Eligible Cardholder will have this access individually.
- 9.2 Eligible Cardholders will be allowed access to all Participating Airport Lounges under the program, based on the following feature:
- Free entry for the Eligible Cardholder only, (subject to a nominal non-refundable swipe fee of INR 2/- (Rupees Two only). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal value of INR 2/- (Rupees Two only).
 - Entry of up to 4 guests per year accompanying the Eligible Cardholder.
- 9.3 [Click here](#) to view the VISA Terms and Conditions that will be applicable in conjunction with Bank's Terms and Conditions with respect to lounge access feature in India.
- 9.4 The list of eligible lounges are subject to change. Clients are advised to check the list before visiting the lounge.
- 9.5 The Bank reserves the right to withdraw this facility from the cardholder's Beyond Credit Card in case of non-maintenance of FUM as per the definition provided earlier in this document.
- 9.6 All disputes, if any, arising out of or in connection with, or as a result of the program or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

For the participating lounges under Visa Lounge program and the complete list of terms and conditions, [click here](#).

Section 10: Priority Pass Programme for Lounge Access Outside India – Terms and Conditions

Your Beyond Credit Card offers you complimentary membership to Priority Pass, which gives you access to over 1700 international airports across the globe.

10.1 How to view the list of participating lounges part of the Priority Pass program:

- 10.1.1 Visit www.prioritypass.com on your laptop/desktop or mobile device
- 10.1.2 Go to **Find Lounges and More**
- 10.1.3 Type the name of the city or the airport and find the list of eligible airport lounges

10.2 Terms and conditions

- 10.2.1 The Beyond Cardholder is entitled to unlimited complimentary access to participating lounges in the Priority Pass lounge access program

and up to 4 complimentary accesses per calendar year for guests accompanying the cardholder. The entry can be gained by presenting the Beyond Credit Card itself at the participating lounge terminal. Nominal fee of USD 1 will be levied to the card for authentication and the same will be reversed within 10 working days from the date of visit.

- 10.2.2 Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of products and services under the Priority Pass lounge program. Beyond Cardholders are automatically entitled to be members of the Priority Pass Program and the membership is complimentary.
- 10.2.3 All lounge accesses over and above the criteria for usage as defined in 10.2.1 may be charged as per applicable charges as levied by the lounge operator. While the expense is in USD, the billing will be in Rupees. Exchange rate as on the date of debit to your Beyond card will apply and not as on the day of using the Priority Pass facility.
- 10.2.4 The feature related to number of complimentary lounge visits may be revised at the Bank's sole discretion and the Bank will give you a 30-day advance notice of any such revision.
- 10.2.5 The Bank is not responsible for the quality of the services provided within any of the lounges.
- 10.2.6 The Priority Pass is non-transferable and the cardholder can enjoy Priority Pass facilities only if his/her Beyond Credit Card is valid and in good standing.
- 10.2.7 The cardholder's Priority Pass card shall automatically be blocked if the cardholder or the Bank blocks/cancels his/her Beyond card.
- 10.2.8 The cardholder must inform the Bank immediately if the Beyond card is lost so that the Bank can block the card. The Bank will not be liable for any charges on the Beyond Credit Card between the time of loss of the Beyond Credit Card and the time the cardholder informs the Bank of such loss.
- 10.2.9 The lounge officials are not responsible for announcing flight departure times in the Priority Pass lounge and the Bank will not be liable to the cardholder if the cardholder or his/her guests miss flights while waiting in the Priority Pass lounge.
- 10.2.10 The Bank will not be liable for any loss of any possessions the cardholder or his/her guests may suffer while at the Priority Pass lounge.
- 10.2.11 The cardholder and his/her guests must abide by the rules and regulations of each participating Priority Pass lounge.
- 10.2.12 Access to the Priority Pass lounge may be restricted on account of space constraints and will be at the discretion of the Priority Pass lounge operator.
- 10.2.13 Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which the cardholder must pay.
- 10.2.14 The Bank shall remain indemnified against any liabilities/damages/costs associated with the cardholder's injury/death or damage/destruction to any of the cardholder's property arising out of use of any Priority Pass lounge.
- 10.2.15 The Priority Pass Program is offered by Priority Pass (A.P.) Limited. The Bank is not responsible for the goods/services at any of the Priority Pass lounges nor is the Bank liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.
- 10.2.16 The cardholder shall be bound by the terms and conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited.
- 10.2.17 The Bank reserves the right to withdraw this facility from the cardholder's Beyond Credit Card in case of non-maintenance of FUM as per the definition provided earlier in this document. Once the client is downgraded from FUM Qualification, the Priority Pass benefits will be retracted for a minimum period of 1 year, post which the benefits can be reinstated if the client regains FUM Qualification in the interim period.
- 10.2.18 [Click here](#) to view the Priority Pass Terms and Conditions that will be applicable in conjunction with Bank's Terms and Conditions with respect to lounge access feature outside India.

Section 11: Standard Chartered Beyond Golf Programme: Redemption Process and Terms & Conditions

The Beyond Credit Card provides the client with access to over 40 premium golf courses in India powered by a third-party service provider, Thriwe.

- 11.1 Offer: The Beyond Cardholder is eligible for 2 complimentary golf games a month.
- 11.1.2 Redemption Process on SC Privileges platform:
 - 11.2.1 The cardholder will have to submit the booking request by filling the form on the SCB Privileges platform.
 - 11.2.2 The cardholder will need to choose a slot as per his/her preferred date, time.
 - 11.2.3 The cardholder will have to enter his/her handicap and select any add-ons if applicable (e.g., golf cart, guest or caddy).
 - 11.2.4 The cardholder will be required to authenticate the booking by using his/her Standard Chartered eligible Beyond credit card. A nominal charge of INR 2 will be applicable which will be reversed within 10 working days from the transaction date.
 - 11.2.5 Thriwe customer care team will contact the cardholder to confirm a few additional details and will get back to the cardholder with the confirmed booking.
- 11.3 **Terms & Conditions:**
 - 11.3.1 The participation of golf clubs is subject to change without any prior notice.
 - 11.3.2 Facility rules and regulations are applicable.

- 11.3.3 Booking confirmation is subject to the booking window & slot availability at the course.
- 11.3.4 Bookings for Domestic Golf Courses in India must be made at least 4 days and at most 15 days in advance not including the date of booking request or date of pay respectively.
- 11.3.5 Cancellations of bookings for Domestic Golf Courses in India must be made at least 3 days prior to the date of play.
- 11.3.6 Golf play sessions are complimentary for Standard Chartered Bank clients. For any additional services availed (including guest access), payment will need to be made directly at the golf course.
- 11.3.7 The Bank reserves the right to withdraw this facility from the cardholder's Beyond Credit Card in case of non-maintenance of FUM as per the definition provided earlier in this document. Once the client is downgraded from FUM Qualification, the Golf benefits will be retracted for a minimum period of 1 year, post which the benefits can be reinstated if the client regains FUM Qualification in the interim period.

Section 12: Standard Chartered Beyond EazyDiner Benefits: Redemption Process and Terms & Conditions

Description of the Offer:

1. **Offer:** The Offer means "Get 25% up to INR 2500 instant discount on no minimum transaction value. Each card client will be eligible for 1 transaction per month".
2. No Minimum transaction size to qualify for the offer.
3. **Offer Period:** Offer is a part of Beyond card value proposition. Offer is live till the card is active.
4. **Qualified Client:** The offer is applicable to only Standard Chartered Beyond Credit Cardholders.

General terms and conditions

1. Offer is valid on all transactions of Takeaway or Dining-in at the restaurant via EazyDiner using Standard Chartered Bank Beyond Credit Card.
2. Offer is valid on EazyDiner app, website and m-site.
3. Offer is valid once per card per month.
4. The discount can be availed only through coupon code SCB2500. Client needs to enter their valid Standard Chartered Bank Beyond Credit Card number to avail the discount.
5. The Instant Discount will be calculated on the final bill amount.
6. Standard Chartered cardholder will have to make the payment with their Standard Chartered Beyond cards only to avail this offer.
7. The service providers (restaurant) on website/mobile app shall be responsible for the services purchased by the client. Neither Standard Chartered Bank nor any of its subsidiaries assumes any responsibility for the service offered by EazyDiner & its restaurant partners.
8. Standard Chartered Bank holds no warranty or makes no representation about the quality offered by the restaurant partners on EazyDiner. Any dispute or claim regarding the services must be resolved by the clients with EazyDiner or its restaurant partners, directly without any reference to Standard Chartered Bank.
9. Standard Chartered Bank shall not entertain any such disputes on the quality of products delivered by EazyDiner even if, the client approaches the Bank for resolution of the same.
10. In case of any concerns, client needs to call the EazyDiner Prime hotline at 786 100 4400.
11. This Offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank.
12. The participation is voluntary and any purchase on platform using Standard Chartered Beyond Credit Card shall be deemed as acceptance of the terms and conditions mentioned herein.
13. In the event orders are cancelled, the client will not be eligible for the discount.
14. 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.
15. Standard Chartered reserves the right to disqualify any client from the benefits of the campaign / offer, if any fraudulent activity is identified as being carried out by the client for the purpose of availing the benefits under the campaign/offer or otherwise by use of the service.
16. Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by Cardholder and/or billed to the account of the Cardholder.
17. Standard Chartered Bank is not making any commitment to make such similar offers beyond the Offer period.
18. All other terms and conditions of the Cardholder agreement shall continue to apply.
19. However, in case of any revision to the Offer not already mentioned in this document, the Bank will provide 30-day advance notice to the Beyond Cardholder before implementing the change.
20. 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.

21. Nothing expressed or implied in the program shall in any way waive or amend any of the applicable terms and conditions on EazyDiner.com/mobile app.
22. Pictures of products shown in the communication sent to the client either through mailers or advertised on EazyDiner.com website/mobile app, are for representative purpose only and may not bear a resemblance to the actual products sold by the relevant sellers. Standard Chartered Bank shall under no circumstances be responsible towards the same.
23. Products offered under this program are subject to availability from the respective restaurant partners of EazyDiner and in no circumstances Standard Chartered Bank shall be liable for non-availability of any of the products.
24. Under no circumstance will the offer/Instant Discount being offered under this program be settled in cash.
25. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by both the Parties with mutual consultations for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English.
26. All liability with respect to the products purchased lies with the respective restaurant partners and EazyDiner nor Standard Chartered Bank shall be in no way responsible for the same.
27. By participating in the Offer, the Participants agree to be bound by the terms and conditions contained herein.
28. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the client due to provision of the offer, shall be to the sole account of the client.
29. All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.

How to redeem-

1. Download the EazyDiner app, or visit the website/mobile site.
2. Sign up in case of a first time client or login as an existing client.
3. After your meal, click on Tap on Pay Bill.
4. Enter the correct restaurant name, bill amount and tap on 'Check Offers'.
5. Go to 'View all coupons' and select the Standard Chartered Beyond Offer code SCB2500 to get the bank discount.
6. Complete the transaction using your Standard Chartered Beyond Credit Card.

Section 13: Standard Chartered Beyond BookMyShow Benefits: Redemption Process and Terms & Conditions

1. Definitions

- 1.1 **Bank:** Standard Chartered Bank in India.
- 1.2 **Offer:** Card holders are eligible for a Buy 1 Get 1 offer on purchasing minimum 2 movie/non-movie tickets each using the Bank's Beyond credit. The transaction should be performed on the BookMyShow platform (App / Website). Maximum discount is up to INR 1000/- (Rupees One Thousand Only) for Beyond credit card transactions.
- 1.3 **Offer Period:** Offer is a part of Beyond card value proposition. Offer is live till the card is active.
- 1.4 **Qualified Client:** The Offer is valid on purchase of minimum 2 tickets, only once per card per month and is applicable to only Standard Chartered Beyond credit card clients on the BookMyShow App/Website.

2. Offer Details

- 2.1 Offer is applicable only on online transactions on BookMyShow platform at <https://www.BookMyShow.com/> or BookMyShow mobile App and not via individual cinema sites.
- 2.2 Category and applicable discount to be verified by the Qualified clients at order confirmation / payment page before purchase.
- 2.3 This Offer is valid only for individual / retail clients. Any business-to-business orders on the platform at <https://www.BookMyShow.com/> or BookMyShow mobile app under this Offer will be cancelled and not eligible for the Offer. The decision of BookMyShow & the Bank will be final and binding in this respect.
- 2.4 Offer cannot be combined with any other offer/promotion running on the BookMyShow website at <https://www.BookMyShow.com/> or BookMyShow mobile app and any other offer from the Bank.
- 2.5 Offer is valid on purchase of movie tickets and non-movie tickets.
- 2.6 In case the cardholder has applied for the discount but the transaction is declined for some reason, the cardholder will have to wait for 20 minutes before trying to avail the discount again. In case the cardholder still faces the issue, the same needs to be raised with BookMyShow customer care.
- 2.7 The current purchase process at www.BookMyShow.com will remain unchanged till the stage where the eligible card number is provided. After this stage the website will recognize the eligible card, reduce the bill amount and display the net payable amount to the eligible cardholders.
- 2.8 The client will have to pay internet handling fee / convenience fee as applicable on the overall transaction.

- 2.9 This Offer cannot be combined with any other offer/winpin/discount on BookMyShow.
- 2.10 Tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.
- 2.11 Once the booking is committed, the confirmation mail/SMS received from BookMyShow needs to be exchanged with the ticket available at the theatre.

3. General Terms and Conditions

- 4.1 This is an exclusive Offer provided by Standard Chartered Bank. All the details regarding the Offer are available on the Bank's website (<https://www.sc.com/in/credit-cards/beyond-credit-card>).
- 3.2 The Bank & BookMyShow reserves the right to modify / change all or any of the terms applicable to this Offer. The Bank & BookMyShow also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in these terms and conditions, nor shall running this Offer be construed as an obligation on the Bank & BookMyShow to continue the Offer up to the termination/expiry date. However, in case of any revision of the Offer not already mentioned in this document, the Bank is liable to provide 30 days of notice to the Beyond Cardholder before implementing the change.
- 3.3 Participation in this Offer is entirely voluntary, and it is agreed and understood by the participants that participation shall be deemed to have been made on a voluntary basis.
- 3.4 The Offer shall not be available wherever it is prohibited under law and / or cannot be made for any reason whatsoever.
- 3.5 All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- 3.6 The Bank shall not be obliged to make any public announcements of the results of the Offer.
- 3.7 In all matters relating to this Offer, the decision of the Bank shall be final and binding.
- 3.8 By participating in the Offer, the participants agree to be bound by the terms and conditions contained herein.
- 3.9 The Offer is not transferable, non-negotiable and cannot be encashed.
- 3.10 Standard Chartered Bank will not be responsible or liable in case the Offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- 3.11 Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the card holder due to provision of the Offer, shall be to the sole account of the card holder.
- 3.12 Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the Offer being availed.
- 3.13 BookMyShow and Standard Chartered Bank reserves the right to disqualify any cardholder/s from the benefits of the program. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program.
- 3.14 In addition to the above terms & conditions, these offers are also subject to BookMyShow's general terms of use. Kindly refer BookMyShow's Terms & Conditions on its website. In case of any disputes with reference to the BookMyShow's general terms of use, BookMyShow's decision will be final.

How to redeem-

1. Go to BookMyShow website/ mobile app.
2. Sign up in case of a first time client or login as an existing client.
3. Select your preferred movie/ non-movie show.
4. Proceed to payments page.
5. Go to 'Apply Offers' and select Credit Card offers.
6. Select the Standard Chartered Beyond offer name : **Standard Chartered Bank Beyond Credit Card offer** to get the Bank discount.
7. Enter your Beyond Credit Card Number and your offer will have successfully applied.
8. Proceed to Payment checkout page and complete the transaction.

Section 14: Dispute Resolution and Query Management

All transaction disputes must be formally raised within 90 days from transaction date. The Bank will then investigate the dispute and client may be required to fill out a dispute form and provide supporting documentation, such as receipts or invoices etc. During the investigation, the Bank may issue a temporary credit for the disputed amount.

For assistance with fraud or financial disputes, call our 24x7 Dispute Helpline on 1800-258-6465.

Report unauthorized transactions on Online Banking or SC Mobile. Follow these simple steps as mentioned below:

Login to Online Banking > Help & Services > Card Management > Card Transaction Dispute > Follow Instructions on screen.

- Once dispute is raised your credit card will be immediately blocked and a replacement card will be sent to your registered mailing address.
- You will receive a confirmation SMS for the blocking of your credit card.
- Further, once dispute is raised Standard Chartered will begin investigation and you will also receive a confirmation SMS and email along with a

reference number for the dispute transaction.

Track your status online for the Transaction Dispute raised by you:

Login to Online Banking > Help & Services > Status > Credit Card Transaction Dispute

For Card Replacement through Online Banking, please follow the steps mentioned below:

Login to Online Banking > Help & Services > Status > Credit Card Replacement

For other queries or disputes related to your credit card, please contact our Priority Pass helpline at 6601 2424 or write to us at Priority.Banking@sc.com.