



Premium Super Value Titanium Credit Card

Terms and Conditions

- 1) The Bank will, from time to time, offer cashback and reward points on the Premium Super Value Titanium Credit Card where the card account is regular and without overdue.
- 2) Cashback means a credit entry, subject to certain limits, executed by the Bank on the card account based on eligible transactions.
- 3) Cashback Percentage means the percentage of the Eligible Transaction amount that would be given as cashback and is subject to change as per the discretion of the Bank. However, any such change would be informed to the cardmember through the communication of the same in the monthly card statement at least 30 days before any such change.
- 4) Eligible Transaction means a transaction (not being cash withdrawal, cash advance, loan or any other category of transactions as may be decided from time to time by the Bank at its sole discretion) belonging to a Promoted Category successfully entered into using the card and not charged back.
- 5) Promoted Category means a category of transactions promoted from time to time by and/or subject to the sole discretion of the Bank.
- 6) The promoted categories and the respective cashback percentages for the Premium Super Value Titanium Card unless otherwise intimated are: 5% cashback on fuel (inclusive of surcharge), 5% cashback on telecom, 5% cashback on utility bill payments, and 1 reward point per INR 150 spent on other categories.
- 7) W.e.f 21 August, 2024, the feature of 1% fuel surcharge waiver on your Premium Super Value Titanium Credit Card will be discontinued. However, the existing feature of 4% cashback on Fuel Spends will be revised to 5% and will be credited to the R360 portal.
- 8) The promoted categories defined from time to time shall have the same meaning as ascribed to the categories by Visa or MasterCard under their respective Merchant Category Codes. The franchisees have listed qualifying criteria for Merchant Establishments in order to qualify to be listed under a specified category (like fuel, telecom, travel etc.). The Merchant Establishment needs to have accordingly qualified and hence listed in the Promoted Category, in order for the transaction to be eligible for the cashback.
- 9) Cashback earnings will be capped at a maximum of INR 100 for utility payments and INR 200 each for fuel & telecom per statement cycle, subject to eligible transactions as defined in Point 10. However, the total cashback, shall be limited to INR 500 per statement cycle for all card(s) owned by the customer inclusive of any supplementary card(s).
- 10) Cashback on fuel transactions will not be provided if the value of the maximum transaction amount exceeds INR 2000 for fuel purchase. For receiving 5% cashback on utility and telephone bills, the minimum transaction amount should be INR 750, and the utility and telephone bill should be paid through the Billpay platform of Standard Chartered by logging onto online banking and visiting 'Bill Payments' to register. For utility payments, only following categories will be considered for cashback:
 - i) Electricity ii) Water iii) Gas
- 11) The maximum cashback and the maximum/minimum transaction value to be swiped in order to be eligible for the cashback mentioned in points (9) and (10) above respectively, would be subject to change at the discretion of the Bank. However, any such change would be informed to the cardmember through communication of the same.
- 12) The Bank will inform the cardmember/account holder about the promoted categories from time to time by indicating the same on the statement of the card account.
- 13) Returned purchases, disputed or unauthorised/fraudulent transactions, finance charges, card account fees and charged back transactions would not be given cashback or reward points under this program.
- 14) The cardmember and the account holder, by signing on the application form for the Premium Super Value Titanium Card, expressly agree that the Bank's decision on eligibility and correctness of the cashback and reward points given to be final and binding.
- 15) Cashback redemption:
 - 15.1 For cashback redemption requests, a minimum cashback balance of INR 1000/- (Rupees One Thousand Only) is required to proceed with redemption. Cashback value less than this value i.e. INR 1000/- cannot be redeemed. Also, cashback can be redeemed only in multiples of INR 500/- (Rupees Five Hundred Only) i.e. INR 1000, INR 1500, INR 2000, INR 2500 etc.
- 16) Minimum 500 points are required to place a rewards redemption request.
- 17) Reward points are redeemable only against products, vouchers or services featured in the 360 Rewards catalogue and subject to their availability at the time of redemption.



- 18) Standard Chartered Bank gives no warranty with respect to quality/suitability of goods acquired through the rewards programme.
- 19) Redemption orders cannot be cancelled or withdrawn or changed once given.

Offering to Premium Banking Clients - Terms and Conditions

The Premium Super Value Titanium Credit Card is offered as a Lifetime Free Credit Card to Premium Banking clients and comes along with a complimentary Priority Pass, offering access to over 1000 international airport lounges across the globe. Please log on to www.prioritypass.com for details of the participating lounges.

Terms and Conditions

- i. Lounge Access in India: There is no complimentary access to airport lounges in India (Domestic/International terminals) using Premium Super Value Titanium Credit Card.
- ii. 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.
- iii. Premium Banking clients holding lifetime free Premium Super Value Titanium Credit Card are automatically entitled to be members of the Priority Pass Program and the membership is complimentary.
- iv. All cardholder visits beyond the eligible complimentary visits (criteria for complimentary visits defined in Point vii. of Priority Pass Terms and Conditions below) and all guest visits will be chargeable at the rate of up to USD 29 per visit. With effect from 1-Dec-2024, all non-complimentary visits by Cardholders and guest visits will be chargeable at the rate of up to USD 35 per visit. The charge will be billed to your Premium Super Value Titanium card (as per usage according to Priority Pass). While the expense is in USD, the billing will be in Rupees. Exchange rate as on the date of debit to your Premium Super Value Titanium card will apply and not as on the day of using the Priority Pass facility. The usage charges (as aforementioned) may be revised, and we will inform you of such revision.
- v. The card member will be liable to pay for visits to Airport Lounges in India (Domestic/International Terminals) using Priority Pass, as per applicable charges.
- vi. Primary and Supplementary cardholder shall be eligible for 1 complimentary lounge visit per month on meeting the qualifying criteria as below
- vii. To qualify for a complimentary visit, you should be a Premium Banking segment client with a FUM (Funds Under Management) qualification of INR 15 lakhs at an individual account level or have monthly salary credit of INR 1.5 lakhs or above basis Premium Banking programme qualification criteria.
- viii. Usage of each individual Priority Pass lounge shall be governed by its own terms and conditions.
- ix. The usage charges and the conditions for complimentary lounge visit may be revised at the Bank's sole discretion and the Bank's will give you notice of any such revision.
- x. We are not responsible for the quality of the services provided within any of the lounges.
- xi. You can enjoy Priority Pass facilities only if your Premium Super Value Titanium card is valid and in good standing.
- xii. Your Priority Pass card shall automatically be blocked if you or we block/cancel your Premium Super Value Titanium card.
- xiii. You must present your Priority Pass card in order to gain entry into any of the lounges within the Priority Pass network. If your Priority Pass card is blocked, you will not be able to enter the Priority Pass lounge.
- xiv. You must inform us immediately if your Priority Pass card is lost so that we can block the card. We will not be liable for any charges on the Priority Pass card between the time you lose your Priority Pass card and the time you inform us of such loss.
- xv. The Priority Pass officials are not responsible for announcing flight departure times in the Priority Pass lounge and we will not be liable to you if you or your guests miss flights while waiting in the Priority Pass lounge.
- xvi. We will not be liable for any loss of any possessions you or your guests may suffer while at the Priority Pass lounge.
- xvii. The Priority Pass card is not transferable and is valid up to the date of expiry mentioned in the Priority Pass card.
- xviii. You and your guests must abide by the rules and regulations of each participating Priority Pass lounge.
- xix. 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.
- xx. Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which you must pay.



- xxi. We shall remain indemnified against any liabilities/damages/costs associated with your injury/death or damage/destruction to any of your property arising out of use of any Priority Pass lounge.
- xxii. The Priority Pass Program is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.
- xxiii. You shall be bound by the terms and conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited.