Standard Chartered Ultimate Credit Card

Terms and Conditions

Section 1: Joining Offer - Effective 6 December 2020 for cardholders whose Ultimate credit card application is accepted by Standard Chartered Bank on or after 6 December 2020.

1. Definitions:

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

   "Ultimate Cardholder" shall mean a customer who can avail of the offer by virtue of holding the Ultimate Card.

   "Offer" shall mean the program where the Ultimate Cardholder is eligible to receive 6,000 reward points on payment of the applicable joining fees.

   "Eligibility Criteria" for availing the offer is the payment by the Ultimate Cardholder of the Joining Fees of INR 5,000 (Rupees Five Thousand only) in accordance with the Most Important Terms and Conditions.

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

   "Standard Chartered/Bank" shall mean Standard Chartered Bank

2. Offer:

   i. The offer is valid for the Ultimate Cardholders who fulfills the Eligibility Criteria. The offer is not applicable for Supplementary Cardholders,

   ii. The 6,000 reward points will be credited within 60 days after the realisation of the joining fees by the bank.

   iii. The Bank expressly reserves the right, at any time and without prior notice and without assigning any reasons to add, alter, modify, change or vary all or in part or withdraw altogether the offer from time to time;

   iv. The offer is non-transferable and non-encashable;

   v. The offer may not be available wherever prohibited and/or on merchandise/products/services for which such offer cannot be offered for any reason whatsoever;

   vi. In all matters relating to the offer, the decision of the Bank shall be final and binding in all respects;

   vii. The Terms and Conditions shall be in addition to and not in substitution to the Most Important Terms and Conditions;

   viii. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai;

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

The Ultimate cardholder is eligible to receive 5,000 Reward Points on payment of Renewal Fees. Reward Points will be credited within 60 days after realisation of the renewal fees by Standard Chartered Bank. Where renewal fee payment is converted into balance on EMI, the cardholder will not be eligible to receive Reward Points.

Section 3 - Transaction-wise reward points:

The reward points on the card will be earned only for online and offline transactions as categorised by the card associations.

i. The client is eligible to earn:

   - 5 reward points per ₹150/- (Rupees One Hundred and Fifty only) on all transaction categories W.e.f. 2nd April 2023, 5 reward points per ₹150/- (Rupees One Hundred and Fifty only) on transaction categories except categories defined in point 3.1.2 and 3.2;
   - Transactions on Ultimate credit card for Utilities, Supermarkets, Insurance, Property management, Schools & Government payments will earn 3 reward points on every ₹150 spent.

ii. The following categories of transactions will not earn any reward points:

   - Fuel purchases.
   - 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
   - ATM transactions.

iii. All reward points are capped at card level i.e. the primary and supplementary cardholders are eligible to receive the maximum reward points amount individually.

iv. 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 [1RP = ₹1].

v. Reward points will be visible in the rewards portal within 3 (three) working days of the transaction being completed by the client

vi. Please note identification of websites/applications/outlets as retail categories or government payments and insurance categories is based on the 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 4: Duty-free Cashback - Terms and Conditions

i. Customer is eligible for 5% cashback on duty free transactions.

ii. Max cashback of INR 1,000 (Rupees One Thousand only) per statement cycle.

iii. Cashback will be credited to the cardholder card account within 60 days of transaction date.

iv. Cashback transactions will not earn reward points.

v. Only transactions where the merchant is registered as a duty-free vendor will be considered for cashback.

Section 5: Fuel Surcharge Waiver – Terms and Conditions

i. Cardholder is eligible to earn 1% waiver of the transaction amount for fuel transactions.

ii. The cardholder is eligible for a max. fuel surcharge waiver of INR 1,000 (Rupees One Thousand only) per statement cycle.

iii. The fuel surcharge waiver will be credited to the cardholder card account within 2 days of the transaction getting posted into the card account.

iv. Fuel transactions will not earn reward points.

v. Only transactions which are categorized under fuel MCCs (5172, 5541, 5542, 5983) will be eligible for fuel surcharge waiver.

vi. 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 6: 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 7: Ultimate Credit Card Insurance

HDFC Ergo General Insurance Company Ltd. Policy Number: 2999206693039301000

Section	Section Name	Per Member Liability
I	Personal Accident	
I (A)	Accidental Death Mode of Transport: Air Sub-limit for comatose: 25%	INR 10,000,000
II	Travel Insurance	
II (A)	Checked Baggage Loss - Indemnity Based Sub-limit per article: 10% Sub-limit per bag: 50%	USD 500
II (B)	Baggage Delay - Indemnity Based Amount Payable per 6 hours: USD 10 Deductible: 12 hours	USD 100
II (C)	Loss of Baggage & Personal Documents - Indemnity Based	USD 750
II (D)	Hijacking Amount Payable per 6 hours: USD 75	USD 100
II (E)	Flight Delay - Indemnity Based Amount Payable per Hour: USD 10 Deductible: 12 hours	USD 200
II (F)	Emergency Medical Expenses Deductible: USD 100	USD 25,000
III (A)	Lost or Stolen Card Cover	INR 25,000
III (B)	Card forgotten at ATM Cover Covered	Covered in III (A)
III (C)	Theft of Funds Due to unauthorized digital access cover	Covered in III (A)

To ensure hassle-free claim processing by the Insurance provider in the event of any unforeseen circumstances, please ensure that you update your nominee details with the Bank. Click here to update the nomination details

Details

Personal Accident Cover – Air Accident Only:

- Sum Insured ₹10,000,000
- Air Accidental Death coverage is applicable only for International air travel for which fare has been paid through Ultimate credit card
- The term "Air Accident" excludes "whilst mounting into or alighting from any aircraft as a fare paying passenger". It also excludes any travel by helicopter
- Accidental Death arising due to air accident only and valid for primary card holders only
- In the event the Insured Person(s) having multiple Cards issued by the Standard Chartered Bank the Insurance Policy shall be applicable only for the Card, which has the highest Sum Insured/limit of Indemnity

Note - Non-ATM swipe (POS/e-commerce transaction) is mandatory i.e. on or before 30 days with a minimum swipe of ₹499/- from the date of loss for claims eligibility across all sections

Exclusions:

- The Company shall not be liable to pay any benefit in respect of any Insured Person(s):
- Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or

contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)

- Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
- Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components
- For Bodily Injury or Sickness caused or provoked intentionally by the Insured Person
- For Bodily Injury or Sickness due to willful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice
- For Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle
- For Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes
- For Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform
- For Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand-gliding, parasailing, off-piste skiing or bungee jumping
- For Bodily Injury caused by or arising from or as a result of Terrorism

Financial Liability Cover:

- Pre-Reporting Period: 7 Days
- Post-Reporting Period: 7 Days
- The policy is extended to include cover for Counterfeit Cards.
- Theft of Funds due to unauthorised digital access cover will be limited to transaction on credit card only.
- The cover is applicable for primary as well as on add-on cards.
- Pre-delivery frauds are not covered
- Losses arising as the result of break-down, malfunctioning, hacking, cyber attack or other similar systemic issues on or of the systems and processes of the bank shall not be covered under the policy.
- Fraudulent transactions done by person known to the cardholder are not covered.
- Person known to the cardholder means an Insured Person's Spouse; children; children-in-law siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, maids, servants, person who have access to card and pin

Emergency Medical Expenses:

- Coverage of up to USD 25000 is available to primary cardholders with a deductible of USD 100
- Covers any medical expenses because of any Bodily Injury or sudden unexpected Sickness only for international travel outside India. Medical expenses incurred due to any pre-existing illness will not be covered

Specific Exclusions -

- Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner
- Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice
- Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule
- Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance or any dental work

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Baggage Delay:

- Coverage of upto USD 100 is available to primary card holders
- Coverage is applicable for delay beyond a period of 12 hours for international flight and maximum amount payable is USD 10 per 8 hours

Specific Exclusions -

- Travel on Chartered flights, unless such flights are registered in the International Data System
- Confiscation of baggage by customs or any government authority
- Purchases made after arriving in the final destination mentioned on the airline ticket
- Baggage and/or personal effects sent under an airway-bill or bill of lading
- Delays due to a strike or industrial action existing or announced before the start of the journey
- Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given
- Before the start of the journey
- Any delays of the return journey

Loss Of Baggage & Personal Documents:

- Coverage of upto USD 750 is available to primary card holders with a single anyone item limit of USD 30
- Personal documents mean an insured person's identity card (if applicable), ration card, voter identity card, driving license & car license

Specific Exclusions –

- Loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders, travelers' cheques, travel, tickets, securities of any kind and petrol or other coupons
- Mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle
- Destruction or damage due to wear and tear, moth or vermin
- Baggage, clothing and personal effects dispatched as unaccompanied baggage
- Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means
- Loss or damage to sports equipment whilst in use, contact lenses, samples, tools
- For loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority
- For loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
- For loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring
- For loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause
- A claim involving animals
- Loss, including but not limited to loss by theft, or damage to vehicles or other accessories
- For any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained
- Baggage and/or personal effects sent under an airway-bill or bill of lading
- Computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players
- Contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth

Hijacking:

- Coverage of upto USD 200 is available to primary card holders with a deductible of 24 hours

- Amount payable for every 6 consecutive hours period is USD 75

The Company shall not be liable to pay any benefit in respect of any Insured Person for: Any claim caused by civil authority. Flight Delay:

- Coverage of upto USD 200 is available to primary card holders with a deductible of 12 hours
- Amount payable is USD 10 per hour

Specific Exclusions –

- Arising or as the result of chartered flights, unless such flights are registered in the International Data System
- If comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time
- If an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike
- If the delay is due to a strike or industrial action existing or announced before the start of the journey
- If the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey

Subject otherwise to the terms exceptions conditions exclusions and limitations of this Policy Terms & Conditions

All insurance benefits listed herein are provided directly to Cardholders by HDFC ERGO General Insurance (herein referred to as "Insurance Company"), whose terms, conditions and decisions, for which Standard Chartered Bank (herein referred to as "the Bank") is not liable shall apply and is binding upon the Cardholders

1. The Cardholder may be offered various insurance benefits from time to time by the Bank through a tie up with the Insurance Company
2. The Cardholder will be covered for Personal Insurance which is an Air Accident Policy and Travel Inconvenience Insurance which includes cover for loss of checked-in baggage or Loss of Travel Documents, Delayed Baggage, hijacking, trip delay and emergency medical expenses
3. This offer is valid only for primary Cardholder
4. To avail of this offer, the prices for the tickets should be paid by using Standard Chartered Ultimate Credit Card
5. To avail of this offer, non-ATM swipe (POS/ e-commerce) is mandatory i.e. on or before 30 days with a minimum swipe of Rs. 499 from the date of loss for claims eligibility across all sections
6. The Air Accident Insurance is availed only for overseas travel
7. In case of Air Accident insurance, the air ticket has to be purchased by using the Standard Chartered Ultimate Credit Card. The insurance is applicable only upon accidental death. The cover is available regardless of any other existing insurance that the Cardholder may have. The nominee of the Cardholder should be aware of the insurance cover and its claim procedure. Air Accident excludes 'whilst mounting into or alighting from any aircraft as a fare paying passenger and travel by helicopter
8. Claim for Delayed Flight cover would be valid only in the event the flight is delayed by more than 12 hours for international flight
9. Claim for cost of necessary items for basic needs in case of delayed baggage would be valid only in the event of baggage delay of more than 12 hours for international flights
10. Claim for total loss of baggage or damage to baggage in case of overseas travel
11. Claim for loss of travel documents including costs incurred in procuring passport, application fee for lost passport/other travel documents while travelling overseas
12. Claim for travel insurance will not be valid for procuring a visa
13. Average duration of the trip shall be restricted to 30 days and maximum to 90 days
14. Any claims raised by the Cardholder has to be raised directly to the Insurance Company as per the communicated process for settling claims and the Insurance company shall be solely liable for compensation, recovery of compensation, processing of claims or otherwise or in any manner whatsoever
15. Standard Chartered shall not be held liable for any deficiency in service on part of the Insurance Company or for the delay in the process of the claim(s) raised by the Cardholder with the Insurance Company and all disputes in this regard should be taken up with the Insurance Company

16. The Cardholder hereby acknowledges that the insurance benefit provided on the Standard Chartered Ultimate Credit Card will be available as per terms of the relevant insurance policy in force and only so long as the Cardholder is and remains as a credit card holder of Standard Chartered with the Cardholder's Card Account being good and regular and no event of default has occurred

17. In the event of the credit card facility being delinquent, suspended or terminated for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cessation of membership

18. Standard Chartered may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefit of such insurance cover and there will be no binding obligation on the Bank to continue this benefit

19. Claim Procedure:

    1. The Cardholder should contact & register claim at:

       For claims, you can call HDFC ERGO's twenty-four (24) hour, seven (7) Days a week, toll-free emergency telephone assistance service

    2. To access the emergency assistance services while travelling, please call one of the following emergency telephone numbers:

       - International Toll free Number : + 800 08250825
       - Landline (Chargeable) : +91-120-4507250
       - Fax No.: + 91 - 120 – 6691600
       - Email: travelclaims@hdfcergo.com
       - Address: HDFC ERGO General Insurance Company Limited, 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301

    3. Click here for Claim form and click here for Claim checklist

20. After receiving all required documents, the Insurance Company shall settle the claim within 30 working days

21. Claims should be intimated within 15 days from the date of loss of life in case of Personal Accident cover/occurrence of the incident in case of any of the Travel Inconvenience Insurance covers

22. The Documents are to be dispatched at:

    HDFC ERGO General Insurance Company Limited, 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai 400 059

23. Any dispute arising out of or in connection with the above offer shall be subject to the exclusive jurisdiction of the courts/tribunals in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against Standard Chartered

24. The Terms and Conditions shall be in addition to and not in substitution to the Master Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Master Terms and Conditions

Section 8: Mastercard Domestic Lounge program:

1. The program is applicable in select Lounges in India, via service providers using Mastercard network. This list of lounges is subject to change from time to time.

2. Access at the lounge would be given upon successful authorization of the Mastercard card on the electronic terminals placed at the lounges.

3. Eligible cardholders will get access to the lounge, and food & beverages as applicable under the agreement between Mastercard and the lounge. Cardholder is advised to check what services and facilities are covered in the Mastercard Lounge access program.

4. Eligible Cardholder will be eligible for complimentary lounge benefits as below:

   - Domestic lounge access: 4 complimentary visits per calendar quarter.
   - Both primary and supplementary Eligible Cardholder will have this access individually.

5. An authorization for an amount (Rs. 25/-) will be taken on the card for validation purposes only and it will not be charged to cardholder's account.

6. Program is open only for card holders carrying a valid Ultimate Mastercard variant issued in India. Only one entry per cardholder will be permitted.
7. The program can be modified, amended, changed or revoked anytime by Mastercard without prior intimation.
8. The access to the lounge will be available on first-come-first-serve basis.
9. Any cardholder queries / complaints may be referred to 'Mastercard For You'. You can access this service by calling 'Mastercard For You' toll free helpline 1800-102-6263.
10. Neither Bank nor Mastercard nor any of its subsidiaries or affiliates (collectively the "Promoters") assume any responsibility for the products or services offered at the participating lounges. The products and services are sold or licensed or provided solely by the Service Provider, and the Promoters accept no liability whatsoever in connection with the products and services.
11. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Mastercard Lounge program shall be binding on the cardholders.
12. Standard Chartered Bank or Mastercard assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Standard Chartered Bank or Mastercard.

For the participating lounges under Mastercard Lounge program for Ultimate Credit Card, **click here**.

Section 9: Visa Domestic Lounge program – Terms and conditions

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 Ultimate Credit Card issued in India.
- "Eligible Card" means a valid Ultimate VISA 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 Ultimate VISA 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.

1. The Ultimate VISA Cardholder will be eligible for complimentary lounge benefits as below in Domestic lounge terminals within India:
    - 4 complimentary lounge access per calendar quarter.
    - Both primary and supplementary Eligible Cardholder will have this access individually.
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).
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.
4. The list of eligible lounges is subject to change. Clients are advised to check the list before visiting the lounge.
5. 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.
6. For the participating lounges under Visa Lounge program and the complete list of terms and conditions, **click here**.

Section 10: Priority Pass Lounge Program – Terms and Conditions

Your Ultimate credit card offers you complimentary membership to Priority Pass, which gives you access to over 1,000 international airports across the globe. The usage of the lounges will be charged at up to USD 35 per visit per visitor. 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 the Priority Pass linked with your Ultimate 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. Ultimate cardholders are automatically entitled to be members of the Priority Pass Program and the membership is complimentary.

iv. The usage may be charged as per applicable charges as levied by the lounge operator. All cardholder visits beyond the eligible complimentary visits (criteria for complimentary visits defined in Point vi. of Priority Pass Terms and Conditions below) and all guest visits will be chargeable at the rate of up to USD 35 per visit. The charge will be billed to your Ultimate 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 Ultimate 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 have spent more than INR 20,000 (Rupees Twenty Thousand only) in the previous month on the respective credit card.

viii. The usage charges and the conditions for complimentary lounge visit may be revised at the Bank's sole discretion and the Bank will give you notice of any such revision

ix. Charges for non-complimentary usage of Priority Pass will be levied on your credit card within 90 days from Priority Pass usage date.

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 Ultimate card is valid and in good standing.

xii. Your Priority Pass card shall automatically be blocked if you or we block/cancel your Ultimate 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.

Section 11: Standard Chartered Ultimate Golf Programme - Terms and Conditions

This benefit is offered to Ultimate credit cardholders through Golflan Technology Solutions Pvt Ltd the bookings shall be processed through Golflan Technology Solutions Pvt Ltd. Complimentary golf bookings are required to be made by calling Tollfree Number: 1800-208-7899 (working hours are Monday to Friday between 9 am to 6 pm) or through email on customer.care@thriwe.com. Standard Chartered Bank is not involved in organizing the bookings at the golf courses, and has no ties ups with Golf courses. Club rules, if any, will apply to the golf sessions and Ultimate credit cardholders should adhere to the same including but not limited to dress code, rules of play, producing valid handicap certificate.

i. The cardholder is eligible for 1 complimentary Golf game per month, per valid Ultimate credit card. This benefit is non-transferrable. The complimentary golf game is only valid at domestic golf courses listed below in the document.

ii. 1 Complimentary coaching session per month for the cardholder. The 1 complimentary coaching session is only valid at domestic golf courses listed below in the document.

iii. After the complimentary rounds are exhausted the cardholder needs to make the payment for the golf services availed. The Bank will not be liable for any such bills. The cardholder must pay green fee, convenience charges and other charges by using the Standard Chartered Bank credit card only.

iv. Cardholders will have to pay convenience charges and other charges as may be applicable even for the complimentary games. The cardholder must pay convenience charges and other charges by using the Standard Chartered Bank Ultimate credit card only.

v. The duration of each golf lesson (coaching session) will span a minimum of 30 minutes and will include:

- Fees to access the golf course or driving range
- Fee for the lesson
- Cost of instructor's fees
- Range golf balls at 50 golf balls per lesson
- Learning equipment

vi. The booking needs to be made directly with Golflan Technology Solutions by calling Tollfree Number: 1800-208-7899 (working hours is Monday to Friday between 9 am to 6 pm) or through Email on customer.care@thriwe.com.

vii. No walk-ins or direct payment to golf clubs are allowed in this program. Golf clubs will not entertain any correspondence/enquiries for booking directly from cardholders and cardholders may not receive any response directly from golf clubs.

- Acceptance of requests for bookings for golf lessons and golf games are subject to availability and will be accepted at the discretion of the golf clubs/golf instructors.
- Bookings will be accepted only if made 4 days in advance, this does not include the date of play and date of placing the request. In case of Cardholder placing a request at a short notice (less than 4 days in advance), booking will be processed on best effort basis.
- Cancellations will be accepted only if done 3 days prior to the booked time of play. This does not include date of play and date of placing the request.
- In the event of four Cardholders placing a request for a complimentary slot for the same course and the same date (to play together as a foul ball), a maximum of two complimentary slots will be allotted. All 4 shall be booked only on best effort basis.
- The golf courses/coaching facilities) are subject to change from time to time. The cardholder must refer to the updated list of golf courses available below.
- In the event of four Cardholders placing a request for a complimentary slot for the same course and the same date (to play together as a foul ball), a maximum of two complimentary slots will be allotted. All 4 shall be booked only on best effort basis.
- The golf courses/coaching facilities) are subject to change from time to time. The cardholder must refer to the updated list of golf courses available below:

Locations of Golf Courses – Domestic

City	Golf Course
Mumbai	Willingdon Golf Club Kharghar Golf Club
Bangalore	Zion Hills Golf Club Clover Greens
Gurgaon	Golden Greens Golf Resort Classic Golf & Country Club Karma Lakeland
Noida	Jaypee Wishtown
Ahmedabad	Kalhar Kensville Golf Club
Pune	Poona Golf Club
Chennai	Madras Gymkhana Club
Hyderabad	Boulder Hills Golf Club

Location of Golf Coaching facilities

City	Golf Course
Delhi	Siri fort Qutub Golf Club
Pune	Poona Golf Club
Gurgaon	Golden Greens Golf Resort & Country Club Karma Lake Lands Golf Course
Noida	Noida Golf Club
Mumbai	Golden Swan Letus Golf
Ahmedabad	Kensville Golf and Country Club
Chennai	AKDR
Hyderabad	Boulder Hills Golf Club

Note:

a) The bank reserves the right to modify / change all or any of these terms and conditions from time to time.

b) The benefits on the card are personal to the cardholder, and non-transferable.

c) 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 cardholder due to provision of the benefits, shall be to the sole account of the cardholder.