

The World of Privilege Programme Terms and Conditions

Eligibility

1. The Debit card Reward Program is opened for all Debit card holders of Standard Chartered Bank (Vietnam) Limited ("the Bank")
2. Only active Debit cards will be eligible to this program.

How to earn the reward points

1. For every VND 100,000 spent by Debit card, card holder will earn 1 point
2. Only transactions are posted on the Bank's system can earn points. Any card transactions posted but subsequently refunded in whole or in part can not earn points
3. Only card holder can redeem the reward points. Reward points are not transferable to any other person

How to redeem the reward points

1. Card holder can redeem the reward points to receive gifts at the end of this program
2. Card holder can only exchange the gift when card holder has enough points as conditions of the program. Minimum points to redeem is 50 points
3. Depending on the reward points card holder earns, card holder can redeem the points to receive the equivalent gifts (include gifts, vouchers). Please visit website <http://www.standardchartered.com.vn> for the List of Gifts
4. The reward points can only be redeemed for gifts or vouchers and not for cash
5. Card holder cannot request to change or return gifts or vouchers once the card holder's request of redeeming points is accepted by the Bank.
6. The number of available gifts is limited and the redemption of the rewards shall be subject to the availability of the stock. The Bank shall not be obliged to replace the gifts with similar product/model of equivalent value.
7. Card holder can come to the Bank to redeem the points or call at our Call Center to request the Bank to send gift or voucher to his/her address. Reward items are usually delivered to card holder at the end of the program and the Bank shall not be liable for non-delivery of the redeemed rewards or gift vouchers sent through a postal service for any reason.