

## Standard Chartered DigiSmart Credit Card – Terms & Conditions (“terms”)

1. The DigiSmart Credit Card (“card”) provides certain benefits on the digital usage of the card at specified merchant websites and merchant applications. The details of the benefits, the terms and qualifications are provided in these terms below.
2. In addition to these terms, the Client Terms and the Credit Card Terms will govern the card.
3. The merchants providing the benefits on the card can be changed, replaced or removed by Standard Chartered Bank (“bank”) at its discretion from time to time. The bank will intimate the cardholder about any such change, replacement or removal.
4. The bank reserves the right to revise, change or discontinue the benefits on the card from time to time without assigning any reasons whatsoever. The bank will intimate the cardholder about the same. Neither anything contained in these terms and conditions, shall be construed as an obligation on the bank to continue the benefits on the card.
5. The bank shall not award reward points on the spends made on the card. This does not preclude the bank from offering reward points as part of offers and campaigns, from time to time.
6. The bank may from time to time come up with offers on the card from merchants, who may also be the same merchants providing benefits on the card. In such an event, the benefits provided by the merchants on the card (listed below and communicated to the cardholder) will take precedence.
7. An existing client of the bank, holding any other Standard Chartered credit card will not be eligible to apply online for the card, and if such application is made, the bank shall reject the same. The client can reach out to Standard Chartered Phone Banking for placing a request for DigiSmart credit card.
8. A monthly fee of an amount mentioned in the most important document will be levied on the card. The monthly fee may be waived by the bank if the spends in the preceding month exceeds a certain threshold as communicated by the bank from time to time or for any other reason as communicated by the bank from time to time.
9. The Bank reserves the right to modify / change all or any of the terms governing the benefits.
10. The benefits on the card are personal to the cardholder, and non-transferable.
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 cardholder due to provision of the benefits, shall be to the sole account of the cardholder.
12. The terms & conditions prescribed by each merchant will apply.
13. Cashback will be processed within 60days from the end of the month in which the transaction was done.
14. All cashbacks are capped at customer level i.e. the primary and supplementary cardholders may jointly be eligible to receive the maximum cashback amount, and the maximum cashback amount is not applicable individually to the primary and supplementary cardholder. The discounts are capped at card level.
15. In all matters relating to any complaints or issues related to the benefits on the card, the decision of the bank shall be final and binding.

### Details of the benefits available on the DigiSmart Credit Card

#### A. Myntra – Every week is fashion week.

1. **Benefit:** Get 20% instant discount on the Myntra App/Website with your Standard Chartered DigiSmart credit card. The cardholder has to transact using his/her Standard Chartered DigiSmart Credit Card at the Myntra Website/ App.
2. No minimum transaction size

3. This benefit is available to each cardholder on only 1 (one) transaction every month.
4. Maximum discount per transaction is INR 700/- (Rupees Seven Hundred only) per cardholder per month.
5. The discount amount will automatically get deducted from the total amount payable on the Myntra Website/ App.
6. This Offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank

## B. Yatra – Get #Wanderlust trending

1. **Benefit:** Get the following discounts (subject to the minimum transaction amount, maximum discount & transaction restriction) on domestic flight bookings, international flight bookings and domestic hotel bookings on the Yatra App/Website when bookings are done using Standard Chartered DigiSmart Credit Card:

Category	Discount	Min Transaction Amount	Maximum Discount	Discount Code	Transaction Restriction
Domestic Flights	20% instant discount on Flight bookings	No Min Transaction	INR 750	DIGISMART	1 transaction per quarter
International Flight Bookings	10% Instant Discount	INR 20,000	INR 10,000	DIGISMART	1 transaction per quarter
Domestic Hotels	25% Instant discount	No Min Transaction	INR 4,000	DIGISMART	1 transaction per quarter

## C. Ola – Arrive in style

1. **Benefit:** Get 15% cashback by using Standard Chartered DigiSmart credit card for making payment for cab rides on Ola App.
2. The maximum cashback amount is restricted to INR 600/- (Rupees Six Hundred only) per calendar month. The maximum cashback amount of INR 600/- (Rupees Six Hundred only) per calendar month is jointly applicable to the primary and supplementary cardholders, and the maximum cashback amount is not applicable individually to the primary and supplementary cardholder.
3. Cashback is available only on cab rides, excluding bikes, auto and share ride types.
4. **Non- Eligibility:** NRE account holders will not be eligible for the cash back.
5. Cardholder has to pay for ride bookings on Ola App using the Standard Chartered DigiSmart Credit Card.
6. Cashback is not available on using the Standard Chartered DigiSmart credit card to load or recharge the Ola wallet.

## D. Zomato – Being a foodie is a fulltime job

1. **Benefit:** Get an instant discount of 10% not exceeding INR 150/- (Rupees One Hundred and Fifty only) per transaction on Zomato App/website.
2. The discount will be applicable for 5 transactions per calendar month.
3. To avail the discount, the cardholder must enter E-Coupon '**DIGISMART**' in the E-Coupon field on the App/website.

4. The cardholder has to pay using the Standard Chartered DigiSmart credit card on the Zomato App/website.
5. No minimum spends required to avail the benefit.
6. Maximum discount per transaction will be INR 150/- (Rupees One Hundred and Fifty only)

#### E. Grofers – Grocery shopping is a treat

1. **Benefit:** Get instant discount of 10%, subject to a maximum discount of INR 1000/- (Rupees One Thousand Only) per calendar month on Grofers App /website using Standard Chartered DigiSmart Credit Card.
2. The cardholder will be eligible for the discount for 5 transactions a calendar month.
3. To avail the discount, the cardholder must enter discount code 'DIGISMART' on the Grofers App/website.
4. No minimum spends required to avail the benefit.

#### F. Inox – It's show time

1. **Benefit:** Standard Chartered DigiSmart credit cardholders will be eligible for Buy 1 and Get 1 on movie tickets purchased on the INOX platform (defined below) for shows on Saturdays and Sundays (weekend) in a calendar month. This benefit is available only twice in a calendar month.
2. The cardholder will be eligible for 2 transactions per card every calendar month, subject to maximum discount of INR 200/- (Rupees Two Hundred only) per transaction.
3. For clarity, if a cardholder purchases a ticket through INOX platform on a Saturday, he/she will be eligible to book any movie show either on the same day (i.e Saturday) or the next day (i.e Sunday).  
Alternatively, if movie show booking is done on any Sunday the cardholder will be eligible for the discount offer only on the same Sunday.
4. The cardholder must transact using the Standard Chartered DigiSmart credit card at Inox box office, Inox [www.inoxmovies.com](http://www.inoxmovies.com), mobile app & mobile website (INOX Platform).
5. No minimum spends required to avail the benefit.
6. How to avail the benefit
  - Visit [www.inoxmovies.com](http://www.inoxmovies.com), mobile app, mobile website.
  - Go through the regular ticket booking flow for selecting the city, movie, cinema, show date, show time and seats of your choice.
  - Confirm details by providing your e-mail Id and mobile number as this information will be used for confirming your transaction through e-mail and SMS respectively.
  - Proceed to the Order Summary Page and select "Standard Chartered Bank – Buy 1 and get 1" on movie tickets from Discounts & Offers section.
  - Enter details in the box and click on "Apply" button to avail discount
  - Fill in valid Standard Chartered DigiSmart credit card details as mentioned on payment page to proceed with transaction.