



**Diners Club Special Financial Relief Programme (SFRP)
TERMS & CONDITIONS (SFRP01)**

1. The Diners Club Special Financial Relief Programme (“SFRP”) is governed by these Terms and Conditions (“SFRP Terms”). These SFRP Terms apply in addition to the terms of the prevailing Diners Club Cards Terms and Conditions. All terms and references used here shall have the same meanings as in our Card Terms and Conditions, unless the context otherwise requires. In the event of any inconsistency, our Card Terms and Conditions shall prevail and these SFRP Terms shall be deemed to be modified so far as necessary.
2. Any Personal Basic Cardholder of Diners Club (Singapore) Pte Ltd are eligible to apply for SFRP if you:
 - Are a Singapore Citizen or Permanent Resident;
 - Have suffered a loss of 25% or more of your monthly income after 1 February 2020;
 - At risk of incurring substantial arrears (your arrears should not be more than 90 days); and
 - Have submitted a completed SFRP application online with the supporting document(s) for the SFRP application.
3. Upon approval, your Total Indebtedness (inclusive of Instalment Payment Plans) on all your Card Account(s) will be converted to the SFRP.
4. You are only allowed to apply for one SFRP.
5. Upon approval of your application for SFRP, you are deemed to have authorized us to designate one of your Card Account for the loan amount as approved by us (the “SFRP Amount”).
6. The SFRP is valid for such period as we may determine in our absolute discretion. Each application for SFRP is subject to the approval of our absolute discretion. We reserve the right to reject any application without having to give a reason therefor.
7. The total interest payable by you on the SFRP Amount (the “Interest”) shall be computed by multiplying the SFRP Amount by the applicable interest rate.
8. The monthly instalment amount for the SFRP Amount (the “Monthly Instalment Amount”) shall be computed based on:
$$\frac{\text{SFRP Amount} + \text{Interest}}{\text{No. of approved monthly instalments for the SFRP Amount}}$$
9. We may at our sole discretion from time to time vary the method of calculation of the Interest and/or the Monthly Instalment Amount.

10. The SFRP Amount can be paid over the SFRP tenure by monthly instalments. Those instalments will be equal except cents will be rounded up and included in the first instalment.
11. You must pay the full Current Balance shown on each monthly statement on or before the stated Payment Due Date. A payment is considered to be made on the day it is credited to the Card Account. If the required payment is not made, the interest charge, which is based on the prevailing interest rate of the respective Card Account, will accrue from the day it was allocated until it is paid.
12. Upon our approval of your SFRP application, no restructuring or partial prepayment will be allowed.
13. Upon approval of your application for SFRP, all your Diners Club card facility will be suspended until:
 - Full repayment of all outstanding SFRP Amount is made;
 - You submit your latest proof-of-income documents for our review; and
 - We approve the reinstatement of your card facility.
14. Transactions in connection with this SFRP are not eligible for Diners Club Reward Points.
15. Should you choose to fully repay all SFRP Amount under SFRP before the end of the tenure period, there shall be no early repayment fee.
16. We are entitled in our discretion to allocate any payment received by us against any amount comprising the Total Indebtedness as we may determine. This is despite any specific appropriation by you or any other person. Without prejudice to the generality of the foregoing, we may appropriate payments received in the following order:
 - Interest, fees and charges on any Statement;
 - All outstanding balances in relation to the SFRP Approved Amount.
17. We are entitled in our discretion to amend, vary or modify these SFRP Terms at any time without notice and such changes shall be binding on you with effect from such date as we may determine.
18. The SFRP Terms shall be governed by the laws of Singapore and you hereby submit to the exclusive jurisdiction of the courts of Singapore.
19. Our decision on all matters shall be final and conclusive.

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