

EBL SKYPOINTS Terms and Conditions

These Terms and Conditions (the "T&C") are applicable to regulate EBL SKYPOINTS Program and are inclusive to and not in exemption of the Terms and Conditions regulating the Card facilities of Eastern Bank Limited (the "Primary Terms and Conditions").

1. All SKYPOINTS rewards are subject to EBL Terms and Conditions, SKYPOINTS Rewards Guide, Catalogues and Brochures which are readily available at EBL branches and on the website.
2. Cardholder may accumulate SKYPOINTS and redeem those points for rewards available for the EBL SKYPOINTS Reward Program, specifically mentioned in our flyers and catalogues.
3. Program, Catalogues and Brochures at any time and with or without prior notice to Cardholder. Any change/update to the SKYPOINTS Reward Program shall be effective from the date of implementation for all EBL Cardholders enrolled in EBL SKYPOINTS Reward program.
4. EBL reserves the right to withdraw, limit, modify, cancel or in any way alter the SKYPOINTS rewards or the number of SKYPOINTS that are required to claim a particular reward, at any time, exercising its full discretion, without prior notice to the Cardholder.
5. EBL reserves the right to suspend or exclude Cardholder from participating in the EBL SKYPOINTS Reward Program in case of any breach or suspected breach of the Primary Terms and Conditions by the Cardholder or the Supplementary Cardholder. Fraud and abuse by Cardholder and Supplementary Cardholder relating to the earning of SKYPOINTS or redemption of SKYPOINTS may result in the forfeiture of accrued points as well as cancellation of EBL Credit Card and account.
6. All additional fees, charges, taxes, duties or any other government or public utility fees applicable to the use of SKYPOINTS rewards shall be borne by the Cardholder and shall be paid directly to the concerned establishment by Cardholder and EBL shall have no liability of any kind in relation thereto.
7. EBL may suspend or terminate the EBL SKYPOINTS Reward Program at any time if deems necessary and reserves the right to change or amend these Terms and Conditions at any time with or without prior notice.
8. EBL shall have the absolute discretion to amend or supplement any of these Terms and Conditions, features and benefits offered on the Card including, without limitation to, changes which affect reward points or rates and methods of calculation at any time.
9. EBL shall notify / communicate the amended Terms and Conditions by hosting the same on the Eastern Bank Limited's website or in any other manner as decided by Eastern Bank Limited. The Cardholder shall be responsible for regularly viewing these Terms and Conditions, including amendments thereto as may be posted on Eastern Bank Limited's website and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Card.
10. The Card and the Cardholder's SKYPOINTS under these Terms and Conditions may not be assigned. Eastern Bank Limited may transfer its rights under these Terms and Conditions.