

**Priority and Premium Banking Member-Get-Member Offer
Terms and Conditions**

The Offer

Existing Priority/Premium Banking clients (“Referrer”) can refer their family members and/or friends (“Referee”) who are interested in opening a Standard Chartered Priority/Premium Banking savings account, and get rewarded on the terms contained hereinbelow.

1. The offer is valid for all Priority/Premium Banking clients who -
 - Have filled the referral form; and
 - Their Referee/s has/have opened a new Priority/Premium Banking savings account within the timeframe mentioned in the communication/ T&Cs; and
 - The Referee’s savings account satisfies the corresponding Premium*/Priority** Banking FUM/Payroll qualification criteria atleast once within the corresponding Segment Qualification timeframe.
2. Upon meeting above criteria, the Referrer will be rewarded with debit card reward points, per referral, and the same will be credited in the Referrers debit card account within Reward Fulfilment timeframe, on below conditions -
 - If Referee opens Priority Banking account and meets Priority FUM qualification criteria within stipulated time frame, **30,000 Debit card reward points** will be credited to Referrer
 - If Referee opens Priority Banking account and meets Priority Payroll qualification criteria within stipulated time frame, 10,000 Debit card reward points will be credited to Referrer
 - If Referee opens Premium Banking account and meets Premium FUM qualification criteria within stipulated time frame, **15,000 Debit card reward points** will be credited to Referrer
 - If Referee opens Premium Banking account and meets Premium Payroll qualification criteria within stipulated time frame, 5,000 Debit card reward points will be credited to Referrer
3. A Referrer will be rewarded for a maximum of 5 referrals under this offer.

Offer timeframe-

The Referrer will be rewarded with Debit Card Reward Points after the Referee opens a Standard Chartered Priority/Premium Banking Savings Account and is qualified as per the below mentioned criteria in the stipulated timeframe.

Account opening Timeframe	Segment Qualification timeframe	Reward Fulfilment Timeframe
Oct 1 2020 – Dec 31, 2020	Within 3 months of onboarding	2 months from end of Qualification timeframe
Jan 1 2021 – Mar 31, 2021	Within 3 months of onboarding	2 months from end of Qualification timeframe

Illustration –

If customer is onboarded in Oct 2020 –

- Qualification timeframe is Oct 2020 to Dec 31, 2020. Customer must meet eligibility criteria atleast once within this timeframe.
- Reward Fulfilment Timeframe is Feb 2021. The Bank will credit the reward points to Referrer by Feb 28, 2021.

***Premium Qualification Criteria**

- Minimum monthly average FUM# (Funds under management) of Rs. 15 Lakh, or
- Minimum monthly salary credit into Standard Chartered salary account of Rs. 1.5 Lakh, or
- Mortgage approved amount of Rs. 1 Crore and above in the first 12 months of commencement of Premium Banking relationship, and thereafter maintain a Mortgage outstanding balance above Rs. 1 Crore

****Priority Qualification Criteria**

- Minimum monthly average FUM# (Funds under management) of Rs. 30 Lakh, or
- Minimum monthly salary credit into Standard Chartered salary account of Rs. 3 Lakh for the first 12 months of account opening, post which client must meet the FUM qualification criteria or Mortgage criteria, or
- Mortgage approved amount of Rs. 2 Crore and above. Post 12 months of account opening, at any point if outstanding balance falls below Rs 2 Crore, client has to either restore the amount by way of top-up or meet the FUM qualification criteria

#FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Assets under Management of Investments made through the Bank. Monthly average balances will be considered for current and savings account balances. Month end balance will be considered for the rest of the balances.

General Terms & Conditions

- Offer Period: The Offer Period shall commence from 00:01 hours on Jan 1, 2021 and shall extend up to 11:59 hours on Mar 31, 2021
- An existing Standard Chartered Priority/Premium client can refer as many prospects as desired, but rewards will be credited for a maximum of 5 referrals during the offer period.
- The offer is valid for the existing Priority/Premium banking resident Indian clients of the Standard Chartered Bank
- Standard Chartered Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any client.
- Standard Chartered Bank reserves the right to modify / change all or any of the terms applicable to this Offer. Standard Chartered Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in these terms and conditions, nor shall running this Offer be construed as an obligation on the Bank to continue the Offer up to the termination/expiry date.
- Participation in this Offer is entirely voluntary and it is agreed and understood by the participants that participation shall be deemed to have been made on a voluntary basis.
- The Offer is non-transferable.
- The Offer shall not be available wherever it is prohibited under law and / or cannot be made for any reason whatsoever.
- All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- The Bank shall not be obliged to make any public announcements of the results of the Offer. The eligible customer shall be intimated by the Bank through Email and/or SMS on the email address or mobile number registered with Standard Chartered Bank.
- By participating in the Offer, the participants agree to be bound by the terms and conditions contained herein.
- 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 eligible clients due to provision of the Offer, shall be to the sole account of the eligible customers.
- Standard Chartered Bank is not making any commitment to make such similar offers beyond the Offer Period
- Any dispute regarding the offer will need to be raised with the Bank within 1 month from last date of Rewards fulfilment period

