

Standard Chartered Online & Mobile Banking 2019 Promotion Terms and Conditions

1. The Standard Chartered Online & Mobile Banking 2019 Promotion (“**Promotion**”) is available from 22 August 2019 to 21 December 2019 (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for and participate in this Promotion, you must be an existing customer of Standard Chartered Bank (Singapore) Limited (the “**Bank**”):
 - a) who maintains either a personal or joint savings or current/cheque account with the Bank, or hold a personal credit card issued by the Bank to you as a principal cardholder, and such account and/or credit card (as the case may be) must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion; and
 - b) who logs in to Standard Chartered Online Banking or Mobile Banking during any day of the Promotion Period. You agree that you will automatically earn Lucky Draw (as defined below) chances when you log in to Standard Chartered Online Banking or Mobile Banking during the Promotion Period.

For the avoidance of doubt, regardless of the number of logins done by you daily during the Promotion Period, you shall only be entitled to a maximum of one (1) chance daily at the Lucky Draw (defined below) for your login(s). You shall be entitled to a maximum of two (2) chances daily at the Lucky Draw for each bill payment. You shall be entitled to a total maximum of (3) three chances at the Lucky Draw daily. The deadline for earning Lucky Draw chances is 11 pm on 21 December 2019.

The Prizes

3. There will be a total of 61 winners, consisting of 1 Grand Prize (as defined below) winner, and 60 other winners of a Bundle Prize (as defined below). The Grand Prize and Bundle Prizes shall each also be referred to as a “**Prize**” and collectively as “**Prizes**”.
4. The grand prize for the Lucky Draw (the “**Grand Prize**”) comprises:
 - a) return economy flight tickets for two (2) persons on an airline of the Bank’s choice from Singapore to Manchester Airport, England for a travel date after 31 January 2020 (the date to be determined by the Bank in its sole discretion);
 - b) two (2) match tickets to watch a Liverpool FC versus Crystal Palace FC football match on 21 March 2020
 - c) two (2) nights’ stay in a standard twin or double room at a hotel of the Bank’s choice;
 - d) transport Airport and on ground transfers for activities (as referred to in Clauses 4(a) and 4(b));
 - e) an Anfield Stadium tour for two (2) persons; and
 - f) two (2) Bundle Prize C as stated in Clause 5 below.

5. 60 other winners will receive a gift bundle (each, a “**Bundle Prize**”) each. The types of Bundle Prizes which can be won are set out in the table below:

Bundle Prize	Items (Liverpool FC branded, details of which may be found on the Bank’s website)	Number of winners
Bundle Prize A	1 Drawstring Bag - Grey/Red 1 Football Scarf 1 Stainless Steel Bottle - Grey 1 Umbrella - 30" Grey 1 Boot Bag - Grey/Red 1 Liverpool FC Signed Shirt	5
Bundle Prize B	1 Drawstring Bag - Red/Grey 1 Gents Home LFC Jersey 1 Football Scarf 1 Stainless Steel Bottle - Grey 1 Umbrella - 30" Grey 1 Boot Bag - Grey/Red 1 Liverpool FC Signed Football	10
Bundle Prize C	1 Drawstring Bag - Grey/Red 1 Gents Home LFC Jersey 1 Football Scarf 1 Mini Football - Matt 1 Stainless Steel Bottle - Grey 1 Travel Mug in a Presentation Box	20 (excluding the Grand Prize winner)
Bundle Prize D	1 Drawstring Bag - Red/Grey 1 Gents Home LFC Jersey 1 Mini Football - Matt 1 Sport Bottle - Spray Red 1 Badge Holder - Red 1 Travel Mug in a Presentation Box	25

6. If the Bank at any time determines (in its sole and absolute discretion) that (i) any of the eligibility requirements set out in Clause 2 above was not or has not been complied with; or (ii) you cease to be a customer of the Bank during the Promotion Period and/or when the Prize is to be given to you, the Bank reserves the right to debit, withdraw and/or recover, the whole or any part of the value of the Prize to be given and/or given under this Promotion, from your account(s) with the Bank.

Lucky Draw Details and Mechanics

7. The details and mechanics of the Lucky Draw are as follows:
- a) The Lucky Draw will be conducted on Friday, 23 December 2019 at Standard Chartered @ Changi 2, 9 Changi Business Park Crescent, #05-01 Singapore 486005, between 2 pm and 6 pm, (“**Lucky Draw**”).
 - b) Each Prize winner qualifying under this Promotion shall be randomly selected for the Lucky Draw which will be verified by an external auditor. The Bank shall have full and absolute discretion to change the Lucky Draw mechanics without giving prior notice or reason (and the Bank shall not be obliged to disclose its reason). The Bank may appoint, in its sole and absolute discretion, any party as the Bank deems fit as the external auditor for the Lucky Draw.

- c) All winners will be notified by the Bank and the notification will be sent/made to each winner's last known mailing address, registered contact number or email in the Bank's records. Prize winners will be given instructions on how they may claim their Prizes and choose their jersey size for the Prizes. Jersey sizes are subject to availability of stock.
 - d) Subject to the Grand Prize winner's consent, a representative from CMG Group (S) Pte Ltd (**Octagon**) (the official marketing agency representing the Bank) will subsequently also contact the Grand Prize winner via post, email or phone by 31st January 2020 and provide instructions to claim the Grand Prize.
 - e) All Prize winners must claim the prizes no later than 15 March 2020. Failure to comply will result in the Prizes being awarded by the Bank in its sole discretion to other participants who will be randomly selected as back-up winners.
 - f) Additionally, the Grand Prize winner must elect a maximum of two (2) nominees (one of whom must be the Grand Prize winner himself/herself) (collectively, the "**Nominees**") and provide all relevant details of the Nominees (including but not limited to their names, identification / passport numbers, and contact numbers) to the Bank by no later than 15 March 2020. Failure to comply may result in the Grand Prize being forfeited by the relevant winner. In the latter event, the Grand Prize will then be awarded by the Bank in its sole discretion to one (1) out of two (2) other participants who have been randomly selected by an automated computerized system as back-up winners for the Prize during the Lucky Draw.
 - g) Notwithstanding that a participant in the Lucky Draw may have been notified that he/she has won the Prize in the Lucky Draw, the Bank reserves the right to subsequently withdraw the Prize if that winner is determined by the Bank to be disqualified for any reason or if the winner fails to claim the Prize.
8. It is the responsibility of the Nominees to ensure that they possess all necessary travel documentation (including valid passports and visas) for the purposes of enjoying the Grand Prize. The Nominees shall be responsible for their meals, transportation (save as provided at Clause 4 above), travel insurance, daily expenses, and other incidental arrangements they may make in connection with their enjoyment of the Grand Prize. All costs incurred in connection with the aforementioned and the Grand Prize shall not be borne by the Bank (except as expressly mentioned in Clause 4 above). The Bank is not responsible for any consequences, including but not limited to costs incurred, if any of the Nominees is unable to travel overseas, whether by reason of their failure to obtain the necessary visa or otherwise.
9. For the avoidance of doubt, each winner is only eligible to receive a maximum of one (1) Prize for the Promotion.

General

10. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize.
11. The Prizes are provided by third party merchants. The Bank is not the supplier(s) of the Prizes or an agent of the supplier(s) of the Prizes. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assumes no liability or responsibility for the acts or omissions of the supplier(s)/merchant(s) or any non-performance or defects in the Prizes. Any dispute about the quality, value, condition or performance of the Prizes is to be resolved by you directly with the supplier(s)/merchant(s) supplying the Prizes. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the supplier(s)/merchant(s) supplying the Prizes for any reason, and you accept the Prize as it is and subject to any terms and conditions the supplier(s)/merchant(s) may impose.

12. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and the Nominees hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Prize and/or this Promotion, to the fullest extent permitted by law.
13. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
14. The Prizes are non-redeemable for cash, credit and/or any other items. The Prizes are strictly non-transferable and non-assignable and non-exchangeable, whether in full or in part. The Bank reserves the right to replace or substitute the Prizes with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
15. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend, suspend or shorten the Promotion at any time in the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for any of the Prizes or the Lucky Draw. The Bank's determination of all matters relating to this Promotion shall be final, conclusive and binding and no appeal or objection or correspondence on any other grounds will be entertained (and the Bank shall not be obliged to disclose its reason for such determination).
17. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Credit Card Terms, and the relevant products and/or programme terms as set out in any brochures, marketing and/or promotional materials relating to the Promotion (collectively, "**Other Terms**"). If there is any inconsistency between the Other Terms and these terms, these terms shall prevail to the extent of such inconsistency.
18. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
19. These terms and conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
20. All information is correct at the time of publication.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.