

BonusSaver Sign-up Promotion Terms and Conditions

1. This BonusSaver Sign-up Promotion (the "Promotion") is available **from 1 August 2020 to 30 November 2020** (both dates inclusive) (the "Promotion Period") to all new and existing clients of Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank"). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To participate in this Promotion and to qualify for the Sign-up Cashback (as defined below):
 - a. you must during the Promotion Period apply for (i) a BonusSaver current/cheque account (the "BonusSaver Account") as a main account holder and (ii) a BonusSaver World MasterCard credit card ("BonusSaver Credit Card") issued by the Bank as a principal cardholder;
 - b. both your applications for the BonusSaver Account and BonusSaver Credit Card must be approved by the Bank;
 - c. you must:
 - i. deposit a minimum sum of S\$50,000 (as specified in the table at **Clause 4** below) in *fresh funds** (the "Minimum Deposit") into the BonusSaver Account at the time of account opening, where "*fresh funds*" means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening of your BonusSaver Account; and
 - ii. maintain the Minimum Deposit in your BonusSaver Account until the end of the calendar month immediately after the calendar month in which your BonusSaver Account is opened; and
 - d. your BonusSaver Account and your BonusSaver Credit Card account 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.

You will also receive the Online Cashback (as defined below) if your application under Clause 2(a) above for the BonusSaver Account and BonusSaver Credit Card is made **online** and you satisfy Clauses 2(b) and 2(d) above. You do **not** need to satisfy Clauses 2(c)(i) and (ii) in order to receive the Online Cashback.

3. For the avoidance of doubt, this Promotion is only applicable to new applications for BonusSaver¹. In other words, you must not have had a previous BonusSaver Account and/or BonusSaver Credit Card account suspended, cancelled or terminated in the last 12 months.

BonusSaver Sign-up Cashback

4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive cashback as stipulated in the table below:

Mode of Application	Online Cashback (A)	Sign-up Cashback with deposit and maintaining of minimum S\$50,000 deposit (B)	Total Cashback (A + B)
Branch	Nil	S\$188	S\$188
Online	S\$30	S\$188	S\$218

¹ BonusSaver comprises a current/cheque account and a BonusSaver World MasterCard debit and/or credit card(s) which may be linked to the current/cheque account. Please refer to the BonusSaver Product Terms <https://www.sc.com/sg/terms-and-conditions/bonusaver-product-terms/> for more information.

For the purposes of the Promotion, cashback (A) of S\$30 above shall be referred to as “Online Cashback” and cashback (B) of S\$188 above shall be referred to as “Sign-up Cashback”. “Online Cashback” and “Sign-up Cashback” shall each and collectively also be referred to as “Cashback”.

5. Unless otherwise stated, the Online Cashback will be credited to your principal BonusSaver Credit Card account within the next week from the date of BonusSaver Account or BonusSaver Credit Card account opening as per the schedule below.

BonusSaver Account and BonusSaver Credit Card Opening Date	S\$30 Online Cashback Crediting Period
1 Aug 2020 – 7 Aug 2020	By 14 Aug 2020
8 Aug 2020 – 14 Aug 2020	By 21 Aug 2020
15 Aug 2020 – 21 Aug 2020	By 28 Aug 2020
22 Aug 2020 – 28 Aug 2020	By 4 Sep 2020
29 Aug 2020 – 4 Sep 2020	By 11 Sep 2020
5 Sep 2020 – 11 Sep 2020	By 18 Sep 2020
12 Sep 2020 – 18 Sep 2020	By 25 Sep 2020
19 Sep 2020 – 25 Sep 2020	By 2 Oct 2020
26 Sep 2020 – 2 Oct 2020	By 9 Oct 2020
3 Oct 2020 – 9 Oct 2020	By 16 Oct 2020
10 Oct 2020 – 16 Oct 2020	By 23 Oct 2020
17 Oct 2020 – 23 Oct 2020	By 30 Oct 2020
24 Oct 2020 – 30 Oct 2020	By 6 Nov 2020
31 Oct 2020 – 6 Nov 2020	By 13 Nov 2020
7 Nov 2020 – 13 Nov 2020	By 20 Nov 2020

BonusSaver Account and BonusSaver Credit Card Opening Date	S\$30 Online Cashback Crediting Period
14 Nov 2020 – 20 Nov 2020	By 27 Nov 2020
21 Nov 2020 – 27 Nov 2020	By 4 Dec 2020
28 Nov 2020 – 30 Nov 2020	By 11 Dec 2020

The Sign-up Cashback will be credited to your principal BonusSaver Credit Card account within 90 days from: (a) the date of activation of the linked principal BonusSaver Credit Card; or (b) the date of deposit of the Minimum Deposit into the BonusSaver account; whichever is later.

6. Any Cashback credited into the BonusSaver Credit Card account must be utilised within six (6) calendar months from the date of activation of the BonusSaver Credit Card, failing which the unutilised portion of the Cashback will be forfeited and no compensation will be given. The Bank reserves the right to determine at its sole discretion which card account to which Cashback should be credited.
7. If the Bank at any time determines (at its sole and absolute discretion) that you do not satisfy any of the eligibility requirements as set out in Clauses 2 and 3, but such Cashback has been redeemed by you, the Bank reserves the right to clawback any Cashback credited to your principal BonusSaver Credit Card or to debit the amount from any of your account(s) with the Bank.
8. For the avoidance of doubt, you are entitled to a maximum of one-time Cashback for this Promotion. The Cashback is not exchangeable for cash or any other items, and is non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason.

General

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
10. Please refer to the Bank's Pricing Guide at av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf for any applicable fees and charges, or visit sc.com/sg/bonussaver for more information on BonusSaver, including the latest terms and conditions applicable to the Promotion.
11. 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 at 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). You agree and consent to be bound by any such variation.
12. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Cashback, the amount of Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
13. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.



14. These BonusSaver Sign-up Cashback Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, BonusSaver Product Terms and Credit Card Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.
15. 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.
16. 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.
17. All information is accurate as at the date 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.

Updated as of 29 October 2020