

Bonus\$aver Save and Win (1 August 2018 – 31 October 2018) Promotion Terms and Conditions

1. This **Bonus\$aver Save and Win (1 August 2018 – 31 October 2018) Promotion** (the "Promotion") is available **from 1 August 2018 to 31 October 2018** (both dates inclusive) (the "Promotion Period") to all new and existing clients of Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank"), who are individuals and new to Bonus\$aver¹. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion:
 - a. you must apply for (i) a Bonus\$aver current/cheque account (the "Bonus\$aver Account") as a main account holder and (ii) a Bonus\$aver World MasterCard® credit or debit card ("Bonus\$aver Card") issued by the Bank as a principal cardholder (collectively, the "New Applications");
 - b. the New Applications must be made during the Promotion Period via one of two modes of application, namely either (i) completing and submitting the [online application form](#) via the Bank's website, or (ii) completing and submitting the physical application forms available at any of the Bank's branches;
 - c. both your New Applications must be approved by the Bank; and
 - d. your Bonus\$aver Account and your Bonus\$aver Card 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.
3. For the avoidance of doubt, this Promotion is only applicable to New Applications received by the Bank during the Promotion Period. You must not have had a previous Bonus\$aver Account and/or Bonus\$aver Card account suspended, cancelled or terminated for any reason prior to your New Applications and subsequently reopen another Bonus\$aver Account and/or Bonus\$aver Card account for the purposes of this Promotion.
4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive one (1) chance (the "Chance") stipulated in the right-most column of Table 1 below, which corresponds to the qualifying criteria *as set out in the left-most column*). Each Chance will allow you to participate in the Draw (as defined below) and win one of the prizes (the "Prizes") set out in Table 2 below.

Table 1

Qualifying Criteria	Chance
Every S\$10,000 of Eligible Balance	1 (One)

Table 2

Winner	Prizes	Quantity
Top Prize	S\$100,000 cash prize credited to Bonus\$aver Account	1

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

Winner	Prizes	Quantity
1 st Runner Up	S\$5,000 cash prize credited to Bonus\$aver Account	10
2 nd Runner Up	S\$1,000 cash prize credited to Bonus\$aver Account	20
3 rd Runner Up	S\$100 cash prize credited to Bonus\$aver Account	470

5. The average daily balance ("ADB") in your Bonus\$aver Account is used to determine the number of chances earned on your Eligible Balance. ADB is the sum of end-of-day account balances of all days in a particular calendar month, divided by the number of days in that month, where "end-of-day account balances" means account balances as of 2359 hours of each day:

a. If there are n days in a calendar month and X1, X2, X3, ..., Xn are the end-of-day account balances from Day 1 to Day n respectively, the ADB for the account will be:

$$\frac{X1 + X2 + X3 + \dots + Xn}{n}$$

b. For example, if (i) there are 31 days in August 2018, (ii) the end-of-day account balance on each day between 1 August 2018 and 15 August 2018 is S\$0, and (iii) the end-of day account balance on each day between 16 August 2018 and 31 August 2018 is S\$1,000, the ADB for the account will be:

$$\frac{(\$0 \times 15) + (\$1,000 \times 16)}{31} = \$516.13$$

- 6. The "Eligible Balance" refers to the ADB in the Bonus\$aver Account.
- 7. For the avoidance of doubt, you are entitled to win a maximum of one (1) Prize for this Promotion. Winners shall be notified by mail (to the winner's mailing address in the Bank's records) or by such other manner in which the Bank deems fit (in the Bank's sole and absolute discretion) (the "Prize Notification"), by 30 November 2018. The Prizes and the Chances are not exchangeable for cash or any other items, and are non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Prizes (or any part thereof) with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
- 8. If you receive a Prize Notification, the cash prize will be credited to your Bonus\$aver Account by 31 December 2018. The Bank reserves the right to determine in its sole and absolute discretion the relevant Bonus\$aver Account to which the cash prize shall be credited. If the Bank at any time determines (in its sole and absolute discretion) that any cash prize was irregularly or wrongly credited to you (including where any of the eligibility requirements set out in Clauses 2 and 3 above was not or has not been complied with but the cash prize was credited to you), the Bank reserves the right to clawback the cash prize credited.

Lucky Draw Date and Mechanics

9. The Lucky Draw ("Draw") will be conducted on 15 November 2018 at a venue to be determined by the Bank in its sole and absolute discretion.
10. 501 participants, who are eligible to participate in the Draw under this Promotion, shall be randomly selected by an automated computerized system for the Prizes and the winners will be verified by an external auditor. The Bank shall have full and absolute discretion to change the Draw mechanics including the date and venue of the Draw 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 Draw.

Others

11. You agree that the Bank may publish and broadcast the results of the Draw and disclose your information (including name and part of their identification / passport number) on the Bank's website if you win a Prize.
12. All winners of the Prize also consent to the Bank disclosing their information (including name, identification / passport number and contact number) to persons who are involved in the organisation and carrying out of the Promotion including without limitation the merchants supplying the Prizes.

General

13. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
14. Please refer to the Bank's Pricing Guide at sc.com/sg/pricingguide for any applicable fees and charges, or visit sc.com/sg/bonussaver for more information on Bonus\$aver, including the latest terms and conditions applicable to the Promotion.
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 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). 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 a Chance, the Prizes, the Draw 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 (and the Bank shall not be obliged to disclose its reason).
16. These Bonus\$aver Save and Win (1 August 2018 – 31 October 2018) Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Bonus\$aver 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.
17. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
18. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
19. All information is accurate 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\$50,000 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 30 July 2018