



Bonus\$aver Sign-Up Promotion Terms and Conditions

1. This Bonus\$aver Sign-Up Promotion (the "**Promotion**") is available **from 1 May 2025 to 30 June 2025** (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 Cashback (as defined below):
 - a. you must during the Promotion Period apply through the Bank 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 card ("**Bonus\$aver Credit Card**") issued by the Bank as a principal cardholder;
 - b. both your applications for the Bonus\$aver Account and Bonus\$aver 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 Bonus\$aver 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where "*fresh funds*" means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening of your Bonus\$aver Account; and
 - ii. maintain the Minimum Deposit in your Bonus\$aver Account until the end of the calendar month immediately after the calendar month in which your Bonus\$aver Account is opened; and/or
 - iii. credit a minimum of S\$3,000 monthly salary into your Bonus\$aver account within the first two months of opening your Bonus\$aver Account through GIRO/ FAST/ PayNow with Purpose Code "SALA" by your employer. For the avoidance of doubt, such GIRO/ FAST/ PayNow arrangements for salary crediting must be made in respect of your Singapore Dollar denominated balances in your Bonus\$aver account.
 - d. your Bonus\$aver Account and your Bonus\$aver 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.
3. For the avoidance of doubt, this Promotion is only applicable to new applications for Bonus\$aver¹. In other words, you must not have had a previous Bonus\$aver Account and/or Bonus\$aver Credit Card account suspended, cancelled or terminated in the last 12 months.

¹Bonus\$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.

Bonus\$aver Gift/ Cashback

4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive either the gift (the “**Gift**”) or cashback (the “**Cashback**”) as stipulated in the table below:

Criteria	Cashback
2c(i) – 2c(ii): S\$50,000	S\$188 Cashback (“Sign-Up Cashback”)
2c (iii)	S\$100 Cashback (“Salary Crediting Cashback”)

5. If you are eligible for a Cashback, the Cashback will be credited to your principal Bonus\$aver Credit Card account within 90 days from: (a) the date of activation of the linked principal Bonus\$aver Credit Card; or (b) the date of deposit of the Minimum Deposit into the Bonus\$aver account; whichever is later.
6. Any Cashback credited into the Bonus\$aver Credit Card account must be utilised within six (6) calendar months from the date of activation of the Bonus\$aver 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 Bonus\$aver 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 Bonus\$aver, 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 Gift or Cashback, the amount of Gift or 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 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\$100,000 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 April 2025