

Standard Chartered Online Trading Mobile Application S\$10 brokerage fees Promotion (1 September 2017 to 30 September 2017) Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Online Trading Mobile Application S\$10 brokerage fees Promotion (“**Promotion**”) is available from 1 September 2017 to 30 September 2017, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

Eligibility

2. Subject to Clauses 3, 4 and 5 below, this Promotion is open to all new individual customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who successfully apply and sign up for an Online Trading account with the Bank:
 - (a) during the Promotion Period (“**Group A Customers**”); or
 - (b) between 17 July 2017 and 31 August 2017 (“**Group B Customers**”),
 (together, the “**Eligible Customers**”).
3. The following customers will not be eligible for the Promotion:
 - (a) Any Group A Customer who closed their Online Trading Account with the Bank within the three (3) months prior to the date of commencement of the Promotion Period or during the Promotion Period; or
 - (b) Any Group B Customer who closed their Online Trading Account with the Bank within the three (3) months prior to 17 July 2017 or between 17 July 2017 and 30 September 2017.
4. This Promotion is only applicable to trades executed online via the Online Trading mobile application for mobile and tablet (“**SC Trading App**”). Employees of the Bank and Standard Chartered Bank, Singapore Branch will not be eligible for this Campaign.
5. Except for the Standard Chartered Bank Online Trading first 9-day Promotion and unless otherwise expressly stated, this Promotion is not valid with any other promotions and/or incentives.

Promotion

6. To qualify for this Promotion, Eligible Customers must meet the following qualifying criteria to receive the respective fees rebates, as set out below:

Qualifying Criteria	Fee rebate
Eligible Customers who trade online via the SC Trading App during the Promotion Period.	Eligible Customers will be charged a maximum of S\$10 brokerage fee per trade (“ Promotion Pricing ”). This offer is applicable to trades made on the SC

	<p>Trading App.</p> <p>This is subject to a cap of S\$1,000,000 worth of trades per Eligible Customer for the entire Promotion Period.</p> <p>The Promotion Pricing shall be effected in the form of a rebate of the excess amount paid. The Eligible Customer will be first charged the standard full brokerage fees which will be debited from their account, but will subsequently receive a rebate of the excess brokerage fees paid over the S\$10 cap.</p>
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To illustrate:

Illustration 1

Trade order:	S\$15,000
Usual brokerage rate and charges:	0.2% x \$15,000 = S\$30
Commission fee payable during promotion period:	S\$30
Rebate amount:	S\$20 (S\$30-S\$10)

Illustration 2

Trade order:	S\$3,500
Usual brokerage rate and charges :	0.2% x S\$3,500 = S\$7
Commission fee payable during promotion period:	S\$7
No rebate amount since commission fee payable is already less than S\$10.	

Note : the Eligible Customer remains liable for the payment of any transfer-out fee, and any and all other transactional fees payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on such Eligible Customer by law. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.

7. Regardless of when the trades were made, the reimbursement date for the rebates for all trades will be by 31 October 2017. The fees rebate will be reimbursed to the Eligible Customer's respective Securities Settlement Account(s).

General Terms

8. We reserve the right to determine at our sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Promotion. Our decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.
9. We may at any time vary, modify, add or delete any of the Promotion T&Cs governing the Promotion and to terminate, withdraw, extend or shorten the Promotion, without prior notice

or reason. Please visit our branches or our website at www.sc.com/sgoenewssignup for the latest terms and conditions applicable to the Promotion.

10. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
11. Please read these Promotion T&Cs in conjunction with our prevailing terms and conditions which include the Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Investment Product Terms and Online Trading Terms (collectively "**Other Terms**"). In the event of any inconsistency between these Promotion T&Cs and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.
12. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Promotion T&Cs.
13. The Promotion T&Cs 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.
14. All information is correct at time of print.

Disclaimer

Investment Products:

This document does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.

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. For clarity, this is not a deposit and does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011.