



Standard Chartered Goals Planner Terms and Conditions of Use

Introduction

These terms and conditions ("**Terms**") apply to your use of Standard Chartered Goals Planner (the "Planner Website") provided by Standard Chartered Bank (Singapore) Limited (the "Bank"). By accessing the Planner Website in any way, you agree to the Terms set out below.

1. Disclaimer
 - 1.1. The content of the Planner Website and its results are for general information and educational purpose only and it does not constitute an offer, recommendation or solicitation of an offer to enter into any transaction or adopt any hedging, trading or investment strategy, in relation to any securities or other financial instruments, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. The content of the Planner Website has not been prepared for any particular person or class of persons and it has been prepared without regard to the specific investment objectives, financial situation or particular needs of any person, and does not constitute and should not be construed as investment advice nor an investment recommendation. Where the content of the Planner Website describes any insurance product or service, it also does not constitute an offer, recommendation or solicitation of an offer to buy or sell any insurance product or service, nor is it intended to provide insurance or financial advice. You should seek advice from a licensed or an exempt financial adviser on the suitability of a product for you, taking into account these factors before making a commitment to purchase any product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether the product is suitable for you. You are fully responsible for your investment decision, including whether the investment is suitable for you
2. Information Disclosure
 - 2.1. By accessing the Planner Website, you consent to the collection, use and disclosure of personal financial data set out in the Planner Website and provided for the purpose of generating a financial summary report and life's goal simulation by:
 - (a) the Bank Contracting Party for your use; and
 - (b) We do not represent or warrant that the Planner Website will be available at all times (due to regular maintenance, servicing or any other reason). We shall not be liable for any liability, loss, damage, cost and/or expenses whatsoever due to the unavailability of the Planner Website.
 - 2.2. You accept that you are responsible for any content that you post or transmit on, or through, the Planner Website. You agree to use the planner in a manner consistent with all applicable laws and regulations in Singapore.
3. Intellectual Property Rights
 - 3.1. The Planner Website contains copyrighted material, trademarks, patents, registered designs, trade secrets, and other proprietary information ("Intellectual Property") of the Bank. You agree that the Bank own all legal rights, titles, and interests in and to the Intellectual Property subsisting in the information, materials, and content (including designs, brand names, product names, software, text, functions, calculations, suggestions, methods, and graphics) on the Planner Website.



- 3.2. You agree that nothing on the Planner Website may be copied, reproduced, derived, mimicked, referenced, modified, de-compile, misused, or downloaded without the express permission in writing of the Bank. Unless otherwise stated, the Bank does not permit the use of any proprietary material on the Planner Website in any way whatsoever.
- 3.3. In relation to any information or materials which you submit to the Bank using this Planner Website, you hereby grant to the Bank a worldwide royalty-free perpetual licence of the copyright and intellectual property rights in such information or materials for any purpose it deems including, without limitation, the copying, transaction, distribution and publication thereof, unless restricted by applicable laws.
- 3.4. You agree that the Bank shall not be under any obligation of confidentiality to you regarding any such information or material submitted to it using the Planner Website unless agreed otherwise in a separate direct contract between you and Standard Chartered Bank or required by applicable laws.
4. Data Privacy
 - 4.1. During your use of the Planner Website, we may issue to, and request from your computer, blocks of data known as “cookies” to enable more convenient browsing when you revisit the Planner Website.
 - 4.2. You consent to the Bank’s collection, use and/or disclosure of your information provided in the Planner Website for statistical analysis (including behavioural analysis and profiling) and acknowledge that your personal data will be processed in accordance with Standard Chartered’s privacy statement, available at <https://www.sc.com/sg/privacy/>
5. Termination
 - 5.1. The Bank may terminate these terms and conditions, your access to this planner and use at any time, without prior notice to you.