



Standard Chartered Bank Accredited Investor Sign-up Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank Accredited Investor Sign-up Promotion (“**Promotion**”) is available from 1 July 2021 to 31 December 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

Eligibility

2. This Promotion is only applicable to customers who satisfy the criteria set out below (“**Eligible Customers**”).
3. This Promotion is only applicable to new Accredited Investor sign-ups during the Promotion Period. To declare to Standard Chartered Bank (Singapore) Limited (“**the Bank**”) as an eligible Accredited Investor, an individual must have an annual income in the preceding 12 months of not less than S\$300,000 (or its equivalent in foreign currency), or have financial assets (net of any related liabilities) exceeding S\$1,000,000 (or its equivalent in foreign currency), OR have net personal assets exceeding S\$2,000,000 (or its equivalent in foreign currency), of which the net equity of the individual’s primary residence is no more than S\$1,000,000.
4. This Promotion is only available to existing customers of the Bank who:
 - (a) have a minimum of one (1) current/cheque/savings account with the Bank in the last 12 months;
 - (b) are Priority Banking customers of the Bank during the Promotion Period; and
 - (c) have opted in for the first time as an Accredited Investor during the Promotion Period.
5. Eligible Customers agree that the application for Accredited Investor status is approved at the sole discretion of the Bank.

Promotion

6. Eligible Customers who respond to the Promotion, have opted in as an Accredited Investor and have their application for Accredited Investor status approved by the Bank within the Promotion Period (“**Successful Eligible Customers**”), will receive S\$100 cash credit (“**Gift**”).
7. The Gift will be awarded by the Bank in the form of a one-off cash credit, credited directly into any of the Eligible Customer’s Singapore Dollar denominated current/cheque/savings accounts with the Bank (as determined by the Bank in its sole and absolute discretion), subject to such bank account being valid and in good standing (as determined by the Bank in its sole and absolute discretion) Eligible Customers who fulfil the eligibility criteria set out in paragraphs 2, 3, 4 and 5 between 1 July 2021 and 30 September 2021, will receive the cash credit by 31 October 2021. Eligible Customers who fulfil the eligibility criteria set out in paragraphs 2, 3, 4 and 5 between 1 October 2021 and 31 December 2021, shall receive the cash credit by 31



January 2022. For joint accounts, only the account holder nominated as the main account holder shall be awarded the cash credit.

General Terms

8. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including the eligibility criteria. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
9. The Bank reserves the right to do any of the following without prior notice or reason:
 - (a) replace a Gift with another item of similar or equivalent value;
 - (b) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
 - (c) vary, modify, add or delete any of the terms of this Promotion. Eligible Customers understand and agree to be bound by any such variation.
10. In the event of any inconsistency between these Promotion T&Cs and any brochures, marketing or promotional materials relating to this Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
11. 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.
12. These 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. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions including the Customer Terms and the Investment Product Terms <https://av.sc.com/sg/content/docs/sg-invest-product-terms.pdf>.
13. All information is correct at time of print.

**IMPORTANT DISCLAIMERS:**

This document is for general circulation only and 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\$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. For clarity, these investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012 Rev. Ed, Cap 77B.