

## Anniversary Cashback Promotion Terms and Conditions

1. This Anniversary Cashback Promotion (the “**Promotion**”) is available from 24 July 2019 to 30 September 2019 (both dates inclusive) (the “**Promotion Period**”). By participating in the Promotion, you agree to be bound by these terms and conditions.

### Eligibility

2. To qualify for the Promotion and receive the S\$160 Anniversary Cashback (as defined in Clause 5):
  - a. you must apply for a CashOne Personal Loan (“**CashOne**”), a Credit Card Instalment Loan, or a top up loan on your existing CashOne / Credit Card Instalment Loan with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) at an applied interest rate of 5.98%p.a. and above (EIR\* from 11.69%p.a.), except for applications made via electronic direct mailers sent by the Bank, an online application link sent by the Bank to you through SMS, convenience cheque, and all compare sites i.e. MoneySmart, SingSaver, Lendela, EnjoyCompare, GoBear;
  - b. the new CashOne / Credit Card Instalment Loan or the top up loan on your existing CashOne / Credit Card Instalment Loan with the Bank must be:
    - (i) for a minimum approved loan amount of S\$10,000; and
    - (ii) repayable over a tenure of 12, 24, 36, 48 or 60 months;
  - c. the Bank must have received your Application (as defined at Clause 3 below) during the Promotion Period, which must be approved; and
  - d. your CashOne or Credit Card Instalment Loan account (each an “**Account**”), as the case may be, 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, including at the time of crediting (in the manner set out in Clause 6 below) of the S\$160 Anniversary Cashback (as defined in Clause 5 below) as determined by the Bank in its sole and absolute discretion.

\*EIR is calculated taking into consideration the first-year annual fee of S\$199; and is based on average loan amount of S\$10,000.

3. For the purposes of this Promotion, each application fulfilling clause 2(a) and 2(b) above is an “**Application**”.
4. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank for up to seven (7) calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms.

### Promotion Mechanics

5. If you satisfy the eligibility criteria set out in Clause 2, you will be eligible to receive a S\$160 cashback (“**S\$160 Anniversary Cashback**”). For the avoidance of doubt, you are entitled to a maximum of one (1) S\$160 Anniversary Cashback for this Promotion.
6. The S\$160 Anniversary Cashback will be credited within 50 working days from the date of approval of your Application, as determined in the Bank’s sole and absolute discretion, into:
  - a. your credit card account which 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, if you have only one credit card account;
  - b. any one of your credit card accounts, which 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, in the event you have more than one credit card account; or
- c. your Account, in the event you have no credit card account.

7. The S\$160 Anniversary Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
8. The Bank reserves the right to, without compensation, debit the S\$160 Anniversary Cashback from the credit card account or Account which the S\$160 Anniversary Cashback is credited into and/or forfeit the S\$160 Anniversary Cashback, if:
  - a. you terminate the Account or credit card account, which the S\$160 Anniversary Cashback is credited into, for any reason following the crediting of the S\$160 Anniversary Cashback to your Account or credit card account; and/or
  - b. the Account or credit card account, which the S\$160 Anniversary Cashback is credited into, is not valid, subsisting and/or in good standing at any time after the crediting of the S\$160 Anniversary Cashback under this Promotion, as determined at the Bank's sole and absolute discretion.

## General

9. By participating in the Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
10. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is not valid with the CashOne Credit Card Instalment Loan Cheque Campaign, the Anniversary Cashback Telesales Promotion, the Exclusive Interest Rate Promotion, the CashOne Comparison Sites Campaign and the CashOne Comparison Site (3.88% promo) Campaign.
11. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, or stolen S\$160 Anniversary Cashback.
12. The Bank reserves the right to replace or substitute the S\$160 Anniversary Cashback with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
13. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of the S\$160 Anniversary Cashback.
14. 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 discretion, with or without prior notice or reason.
15. 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 the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
16. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
17. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the Personal Loan / Personal Line of Credit /

Overdraft Terms, the Credit Card Terms, the CashOne Product Terms and/or the Credit Card Credit Card Instalment Loan Product Terms (as the case may be) as well as any other product terms that may be applicable in conjunction with the Promotion (collectively, the “**Other Terms**”). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency. Click [here](#) for full Terms and Conditions.

18. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion Terms and Conditions.
19. The Promotion 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.
20. All information is accurate as at the date of publication.