

Standard Chartered BonusSaver Member-Get-Member Promotion Terms and Conditions

1. This Standard Chartered BonusSaver Member-Get-Member Promotion (the “**Promotion**”) is valid from 01 September 2021 to 30 September 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you and the Referred Individual (as defined below) agree to be bound by these Promotion terms and conditions.
2. The Promotion is only open to customers of Standard Chartered Bank (Singapore) Limited (“**Bank**” or “**Standard Chartered**”) who, hold at least one Selected Account (as defined below) as a primary account holder and successfully refer during the Promotion Period any family member or friend (such referred individual to be termed as a “**Referred Individual**”) to the Bank to successfully sign up for a BonusSaver Account and BonusSaver Credit Card (as defined below) with the Bank (hereafter, such existing Selected Account holder being referred to as “**you**” or “**Existing Customer**”). For the purposes of this Clause 2, a “**Selected Account**” refers to a BonusSaver account, eSaver account, UnlimitedSaver account, MyWay Savings account, XtraSaver account, JumpStart account, SuperSalary account and/or Preferred Current account.
3. Prior to referring a Referred Individual to the Bank, you:
 - a. must consent to the Bank disclosing your name, and the fact that you hold at least 1 Selected Account maintained with the Bank to the Referred Individual;
 - b. must inform the Referred Individual that cashback will be accorded to you if these Promotion terms and conditions are complied with;
 - c. undertake to comply with the provisions of the Personal Data Protection Act 2012 (and all relevant subsidiary legislation) as may be applicable, including to obtain any required consent from any Referred Individual to receive from you the Page URL and/or Email URL (as defined under clause 4(a) below); and
 - d. must inform, and obtain the consent of, such Referred Individual that the application status of their BonusSaver account with the Bank would be disclosed to you by virtue of whether you receive cashback under this Promotion.
4. A referral will be considered successful when:
 - a. the Existing Customer, during the Promotion Period:
 - i. completes the referral form found on the dedicated promotion page for this Promotion, then clicks the “Generate URL” button, successfully generates a unique URL (“**Page URL**”) and successfully shares the Page URL with a Referred Individual; or
 - ii. successfully shares his/her unique URL that has been provided to him/her via the electronic direct mailer sent by the Bank pertaining to the Promotion (such unique URL to be referred to as the “**Email URL**”) with a Referred Individual; and
 - b. the Referred Individual, during the Promotion Period:
 - i. applies for (i) a BonusSaver current/cheque account (the “**BonusSaver Account**”) as a main account holder and (ii) a BonusSaver World MasterCard credit card (“**BonusSaver Credit Card**”) issued by the Bank as a principal cardholder through the Email URL or Page URL that is shared with him/her by the Existing Customer;
 - ii. both applications for the BonusSaver Account and BonusSaver Credit Card must be approved by the Bank; and
 - iii. the newly opened BonusSaver Account and BonusSaver 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; and
 - c. the Referred Individual is:
 - i. at least 21 years old as at the Referral Date (as defined in Clause 5 below); and
 - ii. not an existing Standard Chartered holder of a current/cheque account(s) and/or savings account(s) and/or does not have any previously closed Standard Chartered current/cheque account(s) and/or savings account(s) in the last 12 months prior to the Referral Date (as defined in Clause 5 below).
5. For the purposes of the Promotion:
 - a. a “**Page URL**” and “**Email URL**” shall each be referred to as a “**Unique URL**”; and

- b. the “**Referral Date**” is the date on which the Referred Individual applies for a BonusSaver Account and BonusSaver Credit Card using the Unique URL that an Existing Customer has shared with him/her.

Referral Cashback and/or Bonus Referral Gift to be received by the Existing Customer

6. If Clauses 2, 3 and 4 stipulated above are fulfilled, an Existing Customer will receive S\$128 cashback (the “**Referral Cashback**”) per Referred Individual from the Bank.
7. In addition to the Referral Cashback, an Eligible Customer may also receive an additional Samsonite Levack 57/20 Spinner worth S\$511 (the “**Bonus Referral Gift**”) for every three (3) Referred Individuals whom the Existing Customer successfully refers to the Bank, in accordance with Clauses 2, 3 and 4 above, during the Promotion Period.
8. The Bonus Referral Gift is limited to the first 200 Existing Customers who have made three (3) successful referrals, on a first-come, first-served basis, while stocks last. The Bank shall have the sole and absolute discretion to determine whether an Existing Customer and which Existing Customer is eligible for the Bonus Referral Gift.
9. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the Promotion, only one (1) Existing Customer will be eligible for the Referral Cashback and/or the Bonus Referral Gift (as the case may be). Only the Existing Customer whose Unique URL has been used by the Referred Individual to make the application for a BonusSaver Account and BonusSaver Credit Card will be eligible for the Referral Cashback. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer is eligible for the Referral Cashback and/or the Bonus Referral Gift (as the case may be).

Crediting of Cashback and Fulfilment of Bonus Referral Gift

10. The Referral Cashback will be credited into one of the Existing Customer’s Selected Account(s) (such account to be selected by the Bank at its sole and absolute discretion), within 90 working days from the date of activation of the Referred Individual’s linked principal BonusSaver Credit Card, subject to such Existing Customer’s Selected Account being valid and in good standing at the time the Referral Cashback is credited.
11. The Referral Cashback which is to be awarded to an Existing Customer will be forfeited if the Existing Customer’s Selected Account with the Bank is suspended, closed or the Existing Customer is in breach of our banking agreement at the time the Referral Cashback is credited.
12. If the Existing Customer is eligible for the Bonus Referral Gift, a SMS (“**Redemption SMS**”) (to be determined by the Bank in its sole and absolute discretion) with details on the redemption of the Gift will be sent to the Existing Customer. Such Redemption SMS will be sent to the Existing Customer within 90 days of the date of approval of the Referred Individual’s BonusSaver application for the BonusSaver Account and BonusSaver Credit Card, or such other time as may be determined by the Bank in its sole and absolute discretion. Any Bonus Referral Gift that is not redeemed by the expiry date stated in the Redemption SMS or otherwise stipulated by the Bank and/or merchants will be forfeited.
13. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Referral Cashback, Bonus Referral Gift or Redemption SMS. The Bank is not an agent of the merchants supplying the Bonus Referral Gift. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Bonus Referral Gift and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Bonus Referral Gift. Any dispute about the quality, value, condition or performance of the Bonus Referral Gift shall be resolved directly between you and the merchants supplying the Gift. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Bonus Referral Gift for any reason. You accept the Bonus Referral Gift as it is and subject to any terms and conditions the merchants may impose.
14. The Bonus Referral Gift and/or Referral Cashback (as the case may be) will be forfeited if the relevant BonusSaver Account(s) and/or BonusSaver Credit Card with the Bank is suspended, closed, not in good standing or the Referred Individual is in breach of our banking agreement at the time the Referral Cashback is credited, or at the time of redemption of the Bonus Referral Gift, respectively.
15. The Referral Cashback awarded must be utilised within six (6) months from the date the cashback is credited to the Existing Customer’s Selected Account, failing which, any unused portion of the cashback may be forfeited.

16. In the event that any of the Existing Customer's Selected Account(s) is not valid (i.e. the Selected Account must not be suspended, cancelled and/or terminated), not in good standing, or not conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion, prior to the crediting of the Referral Cashback or the redemption of the Bonus Referral Gift, the Existing Customer will be considered as disqualified from this Promotion and the Referral Cashback and/or Bonus Referral Gift will be forfeited.
17. The Bank reserves the right to:
- a. decline to credit the Referral Cashback, claw back, or cancel the crediting of the Referral Cashback, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:
 - i. where the Existing Customer and/or Referred Individual has acted fraudulently or dishonestly;
 - ii. where the Existing Customer and/or Referred Individual had conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; and/or
 - iii. upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out at Clause 29.3 and Clause 33 of our Customer Terms and elsewhere in our banking agreement; and
 - b. where the Referred Individual fails to meet the requirements set out in Clause 4 above, the Bank may decline to credit the Referral Cashback, claw back or cancel the crediting of the Referral Cashback, and/or substitute the Referral Cashback with a lower value reward.

General

18. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
19. The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
- a. make any changes to the Promotion;
 - b. replace or substitute the Referral Cashback and/or Bonus Referral Gift with another reward of equivalent or similar value; and/or
 - c. vary, modify, add, delete or otherwise revise any of these Promotion terms and conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.
- You understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion terms and conditions.
20. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Promotion is valid in conjunction with the BonusSaver Sign-Up Promotion (the terms and conditions of which can be found [here](#)).
21. The Referral Cashback and Bonus Referral Gift, are not exchangeable for any other items, and are non-transferable and non-assignable.
22. 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 Referral Cashback and Bonus Referral Gift.
23. In the event of any inconsistency between these 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.
24. By participating in the Promotion, you consent to the use of your personal data by the Bank 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.
25. Please read these Promotion terms and conditions together with our Customer Terms, Credit Card Terms, Current/Cheque/Savings Account and Time Deposit Terms and any other specific product terms that may be applicable in relation to this Promotion (collectively, "**Other Terms**"). If there is



any inconsistency between these Promotion terms and conditions and the Other Terms, these Promotion terms and conditions shall, to the extent of such inconsistency, prevail.

26. A person who is not a party to these Standard Chartered BonusSaver Member-Get-Member Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion Terms and Conditions.
27. These Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Terms and Conditions, shall be governed by and is to 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.
28. All information is correct at the time of publication.

Deposit Insurance Scheme

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

Updated as of 01 September 2021