

Bonus\$aver Save and Win (1 March 2018 - 31 May 2018) Promotion Terms and Conditions

1. This **Bonus\$aver Save and Win (1 March 2018 - 31 May 2018) Promotion** (the "Promotion") is available **from 1 March 2018 to 31 May 2018** (both dates inclusive) (the "Promotion Period") to all new and existing clients of Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank"), who are individuals and hold a Bonus\$aver¹. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion:
 - a. you must hold (i) a Bonus\$aver current/cheque account (the "Bonus\$aver Account") as a main account holder and (ii) a Bonus\$aver World MasterCard credit or debit card ("Bonus\$aver Card") issued by the Bank; and
 - b. your Bonus\$aver Account and your Bonus\$aver Card 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.
3. For the avoidance of doubt, this Promotion is only applicable to Bonus\$aver¹ account-holders during the Promotion Period only.
4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive one (1) chance (the "Chance") stipulated in the right-most column of Table 1 below, which corresponds to the qualifying criteria *as set out in the left-most column*). Each Chance will allow you to participate in the Draw and win one of 10 prizes (the "Prizes"). Each Prize shall be a fully paid 3 days 2 nights trip for two persons (i.e. the winner of a Prize and the winner's nominee) to visit Hong Kong Disneyland (details of which are set out in Clause 11 below).

Table 1

Qualifying Criteria	Chance
Every \$10,000 of eligible Incremental Balance	1 (One)

5. The average daily balance ("ADB") in your Bonus\$aver Account is used to determine the number of chance earned on your eligible Incremental Balance. ADB is the sum of end-of-day account balances of all days in a particular calendar month, divided by the number of days in that month, where "end-of-day account balances" means account balances as of 2359 hours of each day:
 - a. If there are n days in a calendar month and X1, X2, X3, ..., Xn are the end-of-day account balances from Day 1 to Day n respectively, the ADB for the account will be:

$$X1 + X2 + X3 + \dots + Xn$$

n

- b. For example, if (i) there are 31 days in March 2018, (ii) the end-of-day account balance on each day between 1 March 2018 and 15 March 2018 is S\$0, and (iii) the end-of day account balance on each day between 16 March 2018 and 31 March 2018 is S\$1,000, the ADB for the account will be:

¹ Bonus\$aver comprises a current/cheque account and a Bonus\$aver World MasterCard debit and/or credit card(s) which may be linked to the current/cheque account. Please refer to the Bonus\$aver Product Terms for more information.

$$\begin{aligned}
 & (\text{S\$}0 \times 15) + (\text{S\$}1,000 \times 16) \\
 & \text{-----} = \text{S\$}516.13
 \end{aligned}$$

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6. If the ADB in the Qualifying Account(s) for any calendar month during the Promotion Period:
 - a. is higher than the ADB for February 2018 ("Comparison Month"), you will earn chances on the difference between the ADBs for those 2 months ("Incremental Balance") in blocks of S\$10,000; and
 - b. is either equal to or lower than the ADB for the Comparison Month, you will not earn any Chance.
7. For the avoidance of doubt, you are entitled to win a maximum of one (1) Prize for this Promotion. Winners shall be notified by mail (to the winner's mailing address in the Bank's records) or by such other manner in which the Bank deems fit (at the Bank's sole and absolute discretion) (the "Prize Notification"), by 31 July 2018. The Prizes and the Chances are not exchangeable for cash or any other items, and are non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Prizes (or any part thereof) with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
8. If you receive a Prize Notification, you must claim the Prize within the months of June 2018 and July 2018 unless informed otherwise in the Prize Notification. The travel period to enjoy the Prize must take place between 1 July 2018 and 31 December 2018.

Lucky Draw Date and Mechanics

9. The Lucky Draw ("Draw") will be conducted on 14 June 2018 at a venue to be determined by the Bank at its sole and absolute discretion.
10. 10 participants, who are eligible to participate in the Draw under this Promotion, shall be randomly selected by an automated computerized system for the Prizes and the winners will be verified by an external auditor. The Bank shall have full and absolute discretion to change the Draw mechanics including the date and venue of the Draw without giving prior notice or reason (and the Bank shall not be obliged to disclose its reason). The Bank may appoint, at its sole and absolute discretion, any party as the Bank deems fit as the external auditor for the Draw.
11. Each Prize shall consist of:
 - Two round trip Cathay Pacific airline tickets, Economy class, to Hong Kong
 - Hotel accommodation for two nights' stay (standard room type, no meals included)
 - Two 1-Day Park Tickets to Hong Kong Disneyland

Please note Clause 16 below and also the following terms:

- The Prize includes airport taxes, hotel surcharge and fuel surcharge.
- The winner of the Prize and the winner's nominee (collectively referred to as the "Travellers") must travel together to enjoy the Prize.
- All travel arrangements to enjoy the Prize shall be made directly by you with the travel agent (the "Travel Agent") stated in the Prize Notification unless the Bank informs you otherwise.
- Airline seats and hotel rooms are subject to availability. Alternative dates would be advised by the Travel Agent in the event that your desired flight dates and/or accommodation dates are not available

- Prize winners who are desirous to extend their holiday in Hong Kong must inform the Travel Agent at the time of booking their travel to enjoy the Prize. Any additional expenses incurred, whether for flight arrangements, accommodation or otherwise, in relation to an extension of your holiday in Hong Kong, shall be borne by you solely and the Bank shall not be liable.
12. The BonusSaver Account of the winners of the Prizes must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its sole and absolute discretion, at the time of claiming the Prize, failing which, the Prize will be forfeited (and the Bank shall not be obliged to disclose its reason). No payment or compensation will be given to a winner whose Prize is withdrawn or forfeited by the Bank.
 13. Notwithstanding that a participant in the Draw may have been notified that he has won a Prize in the Draw, the Bank reserves the right to subsequently withdraw the Prize if (i) that winner is determined by the Bank (in the Bank's sole and absolute discretion) to be disqualified for any reason or (ii) if the winner fails to claim the Prize in accordance with the redemption details set out in the Prize Notification.
 14. No payment, replacement or compensation whether in cash, credit or kind shall be made by the Bank for any unclaimed, lost, misplaced, defaced, stolen or damaged Prize or Prize Notification or in the event that a winner is unable to enjoy the Prize for any reason whatsoever.
 15. It is the responsibility of the winner of Travellers to ensure that they possess all necessary travel documentation (including valid passports and visas) for the purposes of enjoying the Prize. In the event that the Travellers are unable to obtain the necessary travel documentation for the purposes of enjoying the Prize, the Prize shall be forfeited and the Bank shall not be liable to make any payment or compensation to the Travellers.
 16. The Travellers shall be responsible for their meals, transportation, visa or passport application, travel insurance, daily expenses, airport transfer and costs in connection with any other incidental arrangements they may make in connection with their enjoyment of the Prize including any costs the Travellers may incur should they wish to extend their holiday in Hong Kong. All costs incurred in connection with the aforementioned shall not be borne by the Bank.
 17. The Bank is not an agent of the suppliers of the Prizes and the Travel Agent. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes. If you win a Prize, any dispute about the quality, value, condition or performance of the Prize is to be resolved directly between you and the merchants supplying the Prizes or the Travel Agent. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Prizes or the Travel Agent for any reason, and you accept the Prize as it is and subject to any terms and conditions the merchants or the Travel Agent may impose.
 18. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and every winner of the Prize and the winner's nominee hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Prizes (including the Travellers' enjoyment of the Prize) and/or this Promotion, to the fullest extent permitted by law.

Others

19. You agree that the Bank may publish and broadcast the results of the Draw and disclose your information (including name and part of their identification / passport number) on the Bank's website if you win a Prize.
20. All winners of the Prize also consent to the Bank disclosing their information (including name, identification / passport number and contact number) to persons who are involved in the organisation and carrying out of the Promotion including without limitation the merchants supplying the Prizes.

General

21. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
22. Please refer to the Bank's Pricing Guide at sc.com/sg/pricingguide for any applicable fees and charges, or visit sc.com/sg/bonussaver for more information on Bonus\$aver, including the latest terms and conditions applicable to the Promotion.
23. 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 at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason). The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for a Chance, the Prizes and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reason).
24. These Bonus\$aver Save and Win (1 March 2018 – 31 May 2018) Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Bonus\$aver Product Terms and Credit Card Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.

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.

Updated as of 28 February 2018