

## CashOne Cashback Promotion Terms and Conditions

1. This CashOne Cashback Promotion (the “**Promotion**”) is available from 1 February 2019 to 31 March 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\$199 Credit and the Cashback (each as defined in Clause 4):
  - a. you must apply for a new CashOne Personal Loan (“**CashOne**”) or Credit Card Instalment Loan or top up to your existing Credit Card Instalment Loan (collectively referred to as “**Application**”) with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) during the Promotion Period with an approved loan at an applied interest rate of **5.98%p.a. and above (EIR from 11.25%p.a.)** (subject to the caveat in **Clause 9** below);
  - b. the Bank must have received your Application during the Promotion Period, which must be approved; and
  - a. your CashOne or Credit Card Instalment Loan account (the “**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, including at the time of crediting (in the manner set out in Clause 5 below) of the Cashback, S\$199 Credit and Online Cashback (each as defined in Clause 4 below) as determined by the Bank in its sole and absolute discretion.
3. 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

4. If you satisfy the qualifying criteria set out in Clause 2, read with Clause 3 above, you will be eligible to receive:
  - a. a one-time credit of S\$199, equivalent to the amount of the first-year annual fees for CashOne or Credit Card Instalment Loan or top up to your existing Credit Card Instalment Loan (“**S\$199 Credit**”);
  - b. cashback of up to 0.8% of your (a) approved loan amount or (b) approved top up loan amount if your application is for a top up to an existing Credit Card Instalment Loan account which will be awarded per Eligible Account (“**Cashback**”) subject to a cap of S\$1,088 per Eligible Account. The Cashback amount awarded will be determined by the Approved Loan Amount/Approved Top Up Loan Amount, as set out in the table below; and
  - c. In addition, if you qualify for the S\$199 Credit and the Cashback, and your Application had been submitted online, you will be eligible to receive a one-time further S\$50 Cashback per eligible Account (“**Online Cashback**”).

Approved Loan Amount	Cashback Amount	Cashback Cap
Less than S\$50,000	0.4% of loan amount	Capped at S\$1,088
S\$50,000 or more	0.8% of loan amount	

The table below illustrates the Promotion mechanics:

**Applicable to a customer applying for a CashOne or Credit Card Instalment Loan**

Approved Loan Amount	S\$199 Credit i.e. Credit Awarded for 1 <sup>st</sup> Year Annual Fees	Cashback on Approved Loan Amount (Subject to a cap of S\$1,088)	Online Cashback	Total of S\$199 Credit + Cashback + Online Cashback
S\$15,000	S\$199	(0.4% of 15,000) = S\$60	S\$50	S\$309
S\$30,000	S\$199	(0.4% of 30,000) = S\$120	S\$50	S\$369
S\$50,000	S\$199	(0.8% of 50,000) = S\$400	S\$50	S\$649
S\$72,000	S\$199	(0.8% of 72,000) = S\$576	S\$50	S\$825
S\$150,000	S\$199	(0.8% of 150,000) = S\$1,088 (due to the cap on Cashback)	S\$50	S\$1,337

**Applicable to a customer applying for a top up to an existing Credit Card Instalment Loan**

Sum of Approved Loan Amount and Approved Top Up Loan Amount (New)	Balance Owning as of Date of Approval of Top Up Loan	Approved Top Up Loan Amount	S\$199 Credit i.e. Credit Awarded for 1 <sup>st</sup> Year Annual Fees	Cashback on Approved Top Up Loan Amount (Subject to a cap of S\$1,088)	Total of S\$199 Credit + Cashback
S\$45,000	S\$30,000	S\$15,000	S\$199	(0.4% of 15,000) = S\$60	S\$259
S\$70,000	S\$40,000	S\$30,000	S\$199	(0.4% of 30,000) = S\$120	S\$319
S\$100,000	S\$50,000	S\$50,000	S\$199	(0.8% of 50,000) = S\$400	S\$599
S\$132,000	S\$60,000	S\$72,000	S\$199	(0.8% of 72,000) = S\$576	S\$775
S\$210,000	S\$60,000	S\$150,000	S\$199	(0.8% of 150,000) = S\$1,088 (due to the cap on Cashback)	S\$1,287

5. The S\$199 Credit, Cashback and Online Cashback (as applicable) will be credited within 50 working days from the date of approval of your application for the CashOne or Credit Card Instalment Loan, 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.
  
6. The S\$199 Credit, Cashback and Online Cashback (as applicable) is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.

7. The Bank reserves the right to, without compensation, debit the S\$199 Credit, Cashback and Online Cashback (as applicable) from the credit card account or Account which the S\$199 Credit, Cashback and Online Cashback (as applicable) is credited into and/or forfeit the S\$188 Cashback, if:
- a. you terminate the Account or credit card account, which the S\$199 Credit, Cashback and Online Cashback (as applicable) is credited into, for any reason following the crediting of the S\$188 Cashback to your Account or credit card account; and/or
  - b. the Account or credit card account, which the S\$199 Credit, Cashback and Online Cashback (as applicable) is credited into, is not valid, subsisting and/or in good standing at any time after the crediting of the S\$199 Credit, Cashback and Online Cashback (as applicable) under this Promotion, as determined at the Bank's sole and absolute discretion.

## General

8. By applying for a CashOne or Credit Card Instalment Loan or top up to your existing Credit Card Instalment Loan pursuant to this 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 multimedia messaging. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
9. 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 CashOne Comparison Sites Campaign and the CashOne Comparison Site (3.88% promo) Campaign.
10. 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.
11. 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.
12. 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.
13. These CashOne Cashback 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.
14. 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.
15. 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.
16. All information is accurate as at the date of publication.