

CashOne Comparison Site (3.88% Promo) Campaign Terms and Conditions

1. This CashOne Comparison Site (3.88% promo) Campaign (the "**Promotion**") is available from 1 November 2019 to 30 November 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 this Promotion and enjoy the Promotional Interest Rate (as defined in Clause 6) and receive the S\$199 Cashback (as defined in Clause 9 below):
 - a. your annual income has to be S\$30,000 and above;
 - b. you must apply for a new CashOne or Credit Card Instalment Loan with Standard Chartered Bank (Singapore) Limited (the "**Bank**") via any one of the following websites during the Promotion Period. (subject to the caveat in **Clause 13** below):
 - i. MoneySmart.sg and;
 - ii. SingSaver.sg(each a "**Channel**" and collectively, "**Channels**");
 - c. your application for the new CashOne or Credit Card Instalment Loan with the Bank must be:
 - i. for a minimum loan amount of S\$1,000; and
 - ii. repayable over a tenure of 12, 24, 36, 48 or 60 months;
 - d. the Bank must have received your application for the CashOne or Credit Card Instalment Loan during the Promotion Period via the Channel, which must be approved; and
 - e. 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 fulfilment (in the manner set out in Clause 10 below) of the S\$199 Cashback (being the refund of the first-year annual fees) as determined by the Bank in its sole and absolute discretion.
3. For the avoidance of doubt, the Promotion is only applicable to applications for a CashOne or Credit Card Instalment Loan received during the Promotion Period, which must be approved.
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.
5. By participating in the Promotion, you consent to:
 - a. 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; and
 - b. us disclosing your information to each Channel (including their staff) and other persons who are involved in operating or promoting the Promotion and further consent to such persons contacting you for the purposes of marketing the Promotion.

Promotional Interest Rate on your CashOne or Credit Card Instalment Loan

6. If you satisfy the qualifying criteria set out in Clause 2, read with Clauses 3 and 4 above, you will be eligible to enjoy the exclusive interest rates set out in the illustration table contained in Clause 7 below in relation to the relevant tenures (“**Promotional Interest Rate**”) on your CashOne or Credit Card Instalment Loan.
7. For illustration purposes, you may refer to the following table on the applicable Effective Interest Rate (“**EIR**”), subject to the approved loan amount and/or tenure.

Loan Tenure (months)	AR (% p.a.)	EIR ¹ (% p.a.)
12	3.88	8.97
24	3.88	8.27
36	3.88	7.97
48	3.88	7.78
60	3.88	7.63

¹ EIR is based on average loan amount of S\$20,000

EIR is calculated taking into consideration the first year annual fee of S\$199 and is based on the relevant specified loan amount in the tables and footnotes above. For the avoidance of doubt, the above tables are prepared for illustration purposes only, and the actual EIR may differ on a case-to-case basis, depending on your approved loan amount, tenure and annual fees.

8. The Bank reserves the right to revise the Promotional Interest Rate with or without prior notice or reason.

Cashback

9. If you satisfy the qualifying criteria set out in Clause 2, read with Clauses 3 and 4 above, you will be eligible to receive (i) a one-time Cashback of S\$199 being the first year annual fees charged to you (“**S\$199 Cashback**”) per Account.
10. The S\$199 Cashback 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.
11. The S\$199 Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
12. The Bank reserves the right to debit and/or forfeit the S\$199 Cashback without compensation, if you terminate the Account for any reason following the crediting of the S\$199 Cashback to your Account and/or the Account is not valid, subsisting and/or in good standing at any time after the crediting of the S\$199 Cashback under this Promotion, as determined at the Bank’s sole and absolute discretion.

General

13. 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, CashOne Cashback Promotion or CashOne Comparison Site Promotion.
14. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion (including but not limited to any applicable interest rates, fees and charges) or to terminate, withdraw, extend or shorten the Promotion at any time at the Bank’s sole discretion, with or without prior notice or reason.
15. 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 the Promotional Interest Rates and S\$199 Cashback Promotion. The Bank’s determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
16. These CashOne Comparison Site (3.88% promo) Campaign 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, the Credit Card Credit Card Instalment Loan Product Terms (as the case may be) and/or any other product terms that may be applicable in connection with the Promotion (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.
17. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
18. These terms and conditions are governed by and 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.
19. All information is accurate as at the date of publication.