

Exclusive Interest Rate Promotion Terms and Conditions

1. This Exclusive Interest Rate Promotion (the “**Promotion**”) is available from 1 January 2021 to 31 December 2021 (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:
 - a. you must be an existing Standard Chartered principal credit cardholder (such card a “**Credit Card**”) who has received an Electronic Direct Mailer (“**Electronic Direct Mailer**”) or SMS from Standard Chartered Bank (Singapore) Limited (“**Bank**”) about this Promotion;
 - b. your annual income has to be S\$30,000 and above;
 - c. you must apply via the Electronic Direct Mailer or SMS as per the instructions contained in the Electronic Direct Mailer or SMS for a Credit Card Instalment Loan with the Bank during the Promotion Period; and
 - d. the Bank must have received your application for the Credit Card Instalment Loan with the Bank during the Promotion Period, which must be approved.
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 – Exclusive Interest Rate

4. If you satisfy the qualifying criteria set out in Clause 2, read with Clauses 3 above, you will be eligible to enjoy exclusive interest rates at an applied interest rate specified in the Electronic Direct Mailer or SMS, repayable over a tenure of 12/24/36/48/60 months on your Credit Card Instalment Loan if you apply for a Credit Card Instalment Loan of S\$1,000 and above with the Bank by the date indicated in the Electronic Direct Mailer or SMS.
5. The indicative loan amount specified in the Electronic Direct Mailer or SMS (“**Indicative Loan Amount**”) is generated based on your available combined credit card credit limit as per the Bank’s records, retrieved on a date within seven (7) calendar days prior to the date the Electronic Direct Mailer or SMS is sent. For the avoidance of doubt, the loan amount granted is subject to final approval of the Bank at its sole and absolute discretion
6. For the avoidance of doubt, the actual Effective Interest Rate (“**EIR**”) may differ on a case-to-case basis, depending on your approved loan amount and/or tenure. The EIR cited in in the Electronic Direct Mailer or SMS is calculated taking into consideration the first-year annual fee of S\$199, and is based on the Indicative Loan Amount and a loan tenure of 3 years.

General

6. 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, CashOne Comparison Sites Campaign and the CashOne Comparison Site (3.88% promo) Campaign.
7. 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 discretion, with or without prior notice or reason.
8. 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 Promotion. The Bank’s determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.

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 his/her telephone number to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. 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. These Exclusive Interest Rate 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 Credit Card Terms, and the Credit Card Credit Card Instalment Loan Product Terms and/or any other product terms that may be relevant in relation to this 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.
11. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
12. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
13. All information is accurate as at the date of publication.