



## CashOne Geneco Bonus S\$50 Cashback Promotion Terms and Conditions

1. This CashOne Geneco Bonus S\$50 Cashback Promotion (the “**Promotion**”) is available from 22 April – 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. The Promotion is exclusive to persons, who have been given access to the Promotional Terms, by Standard Chartered Bank (Singapore) Limited (the “**Bank**”), via the S\$50 cashback communication channels found below (“**Communication**”) (each such customer a “**Selected Customer**”);
  - a. The Website: <https://www.sc.com/sg/borrow/loans/cashone/?subChanCode=IB006>
3. To participate in this Promotion:
  - a. the Selected Customer must apply for a CashOne or Credit Card Instalment Loan with the Bank through [\[https://www.sc.com/sg/borrow/loans/cashone/?subChanCode=IB006\]](https://www.sc.com/sg/borrow/loans/cashone/?subChanCode=IB006) (each such application, an “**Application**”);
  - b. the Bank must receive the Selected Customer’s Application within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank pursuant to this Promotion up to 14 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-by-case basis, subject to these terms and conditions; and
  - c. the Selected Customer’s Application must be approved by the Bank and such approval must be final and unconditional.
4. Subject to these Promotion Terms, if a Selected Customer satisfies all of the eligibility criteria set out in Clause 3 above, he/she will be eligible to receive S\$50 cashback (“Cashback”). For the avoidance of doubt, each Selected Customer can only receive the Cashback once.
5. The Cashback will be credited within 50 working days from the date of approval of Selected Customer’s Application made pursuant to this Promotion, as determined in the Bank’s sole and absolute discretion, into:
  - a. the Selected Customer’s 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 Selected Customer have only one credit card account with the Bank;

or

  - b. the Selected Customer’s CashOne or Credit Card Instalment Loan account, as the case may be, in the event Selected Customer have no credit card account with the Bank

### General

6. The Bank reserves the right to do any of the following, at the Bank’s sole and absolute discretion and with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
  - a. terminate, withdraw, shorten or extend this Promotion; and/or
  - b. vary, modify, add or delete any of the terms of the Promotion. Selected Customer agree and consent to be bound by any such variation, modification, addition or deletion.

7. The Cashback is not transferable, assignable or exchangeable for cash or any other items.
8. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Cashback.
9. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
10. 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 Cashback. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider.
11. The Bank accepts no liability for the services provided by any merchant or service provider. Any dispute about the same must be resolved directly with the merchant or service provider.
12. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including: a. Selected Customer's eligibility to participate in this Promotion; and b. Selected Customer's eligibility to receive any cashback pursuant to this Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
13. In the event the Bank has determined that a Selected Customer is not eligible to receive the Cashback or to participate in this Promotion, or where the Bank has knowledge of subsequent events which would mean that the Selected Customer would not have been entitled to redeem the Cashback, the Bank reserves the right to claw back the Cashback or to deduct its value (or such other amount as it deems fit) from the Selected Customer's account with the Bank which the Cashback has been credited to pursuant to this Promotion.
14. In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms shall, to the extent of such inconsistency, prevail.
15. These 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 (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") which can be found here. In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
16. By submitting an Application pursuant to this Promotion, the Selected Customer consents to the use of their personal data for marketing purposes, including but not limited to the use of their telephone number to contact Selected Customer 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 Selected Customer. Such consent will also prevail even if Selected Customer are registered or subsequently register their contact information with the national Do Not Call Registry
17. A person who is not a party to these Promotion Terms has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion Terms.
18. These Promotion Terms and any dispute or claim arising out of or in connection with these Promotion Terms, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and Selected Customers agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
19. All information is accurate at time of publication.