

CashOne Personal Loan MyInfo Cashback Promotion Terms and Conditions

1. This CashOne Personal Loan MyInfo Cashback Promotion (the "**Promotion**") is available from 1 July to 30 September 2020 (both dates inclusive) (the "**Promotion Period**"), unless otherwise extended or otherwise terminated in accordance with these terms and conditions. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion and receive the cashback available as set out in Clause 3 below:
 - a. you must apply for a CashOne Personal Loan ("**CashOne**") or a Credit Card Instalment Loan with Standard Chartered Bank (Singapore) Limited (the "**Bank**");
 - b. you must have applied for the CashOne or Credit Card Instalment Loan online on the Bank's website, eDM or Comparison Sites (e.g., MoneySmart.sg, SingSaver.com.sg, sg.lendela.com, enjoycompare.com, gobear.com/sg) and your application must be via the MyInfo portal;
 - c. the Bank must receive your CashOne application within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by Standard Chartered up to 14 calendar days after the end of the Promotion Period, and Standard Chartered 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 and conditions; and
 - d. your Eligible CashOne or Credit Card Instalment Loan application must be approved by the Bank, where such approval is final and unconditional.
3. Subject to these terms, if you satisfy all the eligibility criteria set out in Clause 2 above, you will be eligible to receive S\$20 cashback ("**MyInfo Cashback**") subject to the terms contained herein. For the avoidance of doubt, the MyInfo Cashback can only be received once.
4. The MyInfo Cashback will be credited within 50 working days from the date of approval of your Application made pursuant to this Promotion, 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 CashOne or Credit Card Instalment Loan account, in the event you have no credit card account

General

5. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
6. The MyInfo Cashback referred to in Clause 3 is not exchangeable for cash or any other items and is non-transferable and non-assignable.
7. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clause 2 above was not or has not been complied with but any cashback has been redeemed by you, the Bank reserves the right to recover any / all cashback or the value of any / all cashback from you.
8. The Bank reserves the right to do any of the following without prior notice:

- a. terminate, withdraw, shorten or extend this Promotion at the Bank's sole and absolute discretion, with or without prior notice or reason; and/or
- b. vary, modify, add or delete any of the terms of the Promotion.

You agree and consent to be bound by any such variation.

9. These MyInfo Cashback Promotion Terms and Conditions are to be read in conjunction with, Customer Terms, Credit Card Terms, CashOne Personal Loan Terms, Credit Card Instalment Loan Terms and any other specific Product Terms that may be relevant in connection with this Promotion ("**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.
10. 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 makes no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and services bought and 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. your eligibility to participate in this Promotion;
 - b. your eligibility to receive any cashback under this Promotion; and/or
 - c. calculation of the cashback you receive under this Promotion.Standard Chartered's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
13. By submitting an Application pursuant to this Promotion, you consent to the use of your personal data by the Bank 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 electronic direct mailer.
14. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.
15. A person who is not a party to the 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.
16. These 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.
17. All information is accurate at time of publication.