



CashOne Personal Loan Lunar New Year Cashback Promotion Terms and Conditions

1. This CashOne Personal Loan Lunar New Year Cashback Promotion (the “**Promotion**”) is available from 12 January 2024 to 29 February 2024 (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 Additional Cashback (as defined at Clause 6):
 - a. you must apply for a CashOne Personal Loan (“**CashOne**”), a Credit Card Instalment Loan, or a subsequent top up loan on your existing Credit Card Instalment Loan account, with Standard Chartered Bank (Singapore) Limited (the “**Bank**”):
 - (i) at an applied interest rate of **2.88% p.a. and above** (EIR* from 5.84% p.a.); and
 - (ii) to be repaid over **tenures of 3, 4 or 5 years**;
 - (iii) you must have applied through any of the online or non-online application channels made available to you by the Bank or
 - (iib) from 1 February 2024, if you applied through a third-party platform (MoneySmart, SingSaver, Lendela) and you do not have a principal credit card or CashOne or Credit Card Instalment Loan with the Bank at the point you submit your Application;
 - b. the Bank receives your Application (as defined at Clause 3 below) during the Promotion Period;
 - c. the Application (as defined at Clause 3 below) must be approved by the Bank; and
 - d. the approved loan amount for your CashOne / Credit Card Instalment Loan (“**Approved Loan Amount**”) or the approved top up loan amount for your top up loan on your existing Credit Card Instalment Loan account with the Bank (“**Approved Top Up Loan Amount**”), as the case may be, pursuant to this Promotion, must be a **minimum of S\$10,000**.
 - e. you are not a staff of Standard Chartered Bank

*EIR is calculated taking into consideration the first-year annual fee of S\$199; and is based on average loan amount of S\$20,000.

3. For the purposes of this Promotion, each application fulfilling Clauses 2a and 2b above is an “**Application**”.
4. If you satisfy the eligibility criteria set out in Clause 2 (read together with Clauses 3 and 4), and applied for and are approved for a CashOne Personal Loan, you will be eligible to receive a cashback of the follow amounts,
 - a. S\$4,100 if you do not have a principal credit card or CashOne or Credit Card Instalment Loan with the Bank at the point you submit your Application (such cashback to be referred to as “**New Client Cashback**”);
 - b. or S\$4,000 if you have an existing principal credit card or CashOne or Credit Card Instalment Loan at the point of your Application (such cashback to be referred to as “**Existing Client Cashback**”),

in the manner as set out below

| Approved Loan Amount | Loan Tenure (Years) | 3 Times the Interest Component of Instalment #1 | New Client Cashback | 3 Times the Interest Component of Instalment #1 + New Client Cashback |
|----------------------|---------------------|---|---------------------|---|
| S\$10,000 | 3, 4 or 5 | S\$164.07 | S\$100 | S\$264.07 |
| S\$12,000 | 3, 4 or 5 | S\$196.84 | S\$100 | S\$296.84 |
| S\$20,000 | 3, 4 or 5 | S\$328.14 | S\$100 | S\$428.14 |
| S\$30,000 | 3, 4 or 5 | S\$492.24 | S\$100 | S\$592.24 |
| S\$40,000 | 3, 4 or 5 | S\$656.31 | S\$100 | S\$756.31 |
| S\$50,000 | 3, 4 or 5 | S\$820.38 | S\$100 | S\$920.38 |
| S\$80,000 | 3, 4 or 5 | S\$1,312.62 | S\$100 | S\$1,412.62 |
| S\$250,000 | 3, 4 or 5 | S\$4,000.00 | S\$100 | S\$4,100.00 |

* Cashback amount will be based on the actual interest charged in your statement for your first instalment amount. Current example is based on 3.48% p.a. and 3 years tenure. The interest payable on your first instalment amount will be pro-rated on a 365 days basis or 366 days basis in a leap year.

Eligibility – Additional Cashback (as defined at Clause 6)

- You will be able to receive the Additional Cashback (as defined at Clause 6), if you satisfy the eligibility criteria set out in Clause 2, and your Approved Loan Amount and Approved Loan Tenure, is within the tiers eligible for the Additional Cashback.
- If you satisfy the eligibility criteria set out in Clause 5 (read together with Clauses 3 and 4), you will be eligible to receive a one-time cashback stipulated below ("**Additional Cashback**").

| Approved Loan Amount | Loan Tenure (Years) | Additional Cashback |
|--------------------------|---------------------|---------------------|
| S\$12,000 to < S\$20,000 | 3 to 5 | S\$88.00 |
| S\$20,000 to < S\$30,000 | | S\$168.00 |
| S\$30,000 to < S\$40,000 | | S\$288.00 |
| S\$40,000 to < S\$50,000 | | S\$388.00 |
| S\$50,000 to < S\$80,000 | | S\$488.00 |
| S\$80,000 and above | | S\$1,088.00 |

Eligibility – S\$199 Credit

7. You will be able to receive the S\$199 Credit (as defined at Clause 11), if you satisfy the eligibility criteria set out in Clause 2, where the Eligible Channel is non-online, excludes 'DSTU' and your Approved Loan Amount (as defined in Clause 2d), is at least S\$5,000 and your CashOne/Credit Card Instalment Loan, as the case may be, is to be repaid over tenures of 3, 4 or 5 years.
8. You will be able to receive the S\$199 Credit (as defined at Clause 11), if you satisfy the eligibility criteria set out in Clause 2, where the Eligible Channel is non-online, 'DSTU' and your Approved Top Up Loan Amount (as defined in Clause 2d), is at least S\$1,000, is to be repaid over tenure of 1 to 5 years.
9. If you satisfy the eligibility criteria set out in Clause 7 (read together with Clauses 3 and 4) or Clause 8 (read together with Clauses 3 and 4), as the case may be, you will be eligible to receive a one-time credit of S\$199, equivalent to the amount of the first-year annual fee for your CashOne and the amount of the first-year annual loan maintenance fee for your Credit Card Instalment Loan or top up to your existing Credit Card Instalment Loan account ("**S\$199 Credit**").
10. The New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit will be credited within 120 working days from the date of approval of your Application made pursuant to this Non-Online 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 Account (as defined at Clause 13), in the event you have no credit card account.
11. Notwithstanding the foregoing, the Bank shall retain the sole and absolute discretion to determine the eligibility of and/or approve applications received after the end of the Promotion Period and/or allow the said applications to qualify for this Promotion, the New Client Cashback or Existing Client Cashback (as defined in Clause 4a and Clause 4b) and/or Additional Cashback (as defined in Clause 5 and Clause 6), and/or S\$199 Credit (as defined in Clause 7 or Clause 8) on a case-to-case basis, without prejudice to these terms. For the avoidance of doubt, you are entitled to a maximum of one New Client Cashback or Existing Client Cashback, and/or Additional Cashback, and/or S\$199 Credit for this Promotion.

General

12. The New Client Cashback or Existing Client Cashback, Additional Cashback and S\$199 Credit is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
13. Your CashOne or Credit Card Instalment Loan account (each an "**Account**"), as the case may be, 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 10) of the New Client Cashback or Existing Client Cashback and/or Additional Cashback (as defined in Clause 6), and/or S\$199 Credit (as defined in Clause 7 or Clause 8) as determined by the Bank in its sole and absolute discretion.

14. The Bank reserves the right to, without compensation, debit the New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit from the credit card account or Account which the New Client Cashback or Existing Client Cashback, Additional Cashback and/or S\$199 Credit is credited into and/or forfeit the New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit, if:
 - a. you terminate the Account or credit card account, which the New Client Cashback or Existing Client Cashback and/or Additional Cashback is credited into, for any reason following the crediting of the New Client Cashback or Existing Client Cashback and/or Additional Cashback to your Account or credit card account (as the case may be); and/or
 - b. the Account or credit card account, which the New Client Cashback or Existing Client Cashback and/or Additional Cashback is credited into, is not valid, subsisting and/or in good standing at any time after the crediting of the New Client Cashback or Existing Client Cashback and/or Additional Cashback pursuant to this Promotion, as determined at the Bank's sole and absolute discretion.
15. 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. 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.
16. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
17. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, or stolen New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit.
18. The Bank reserves the right to replace or substitute the New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
19. 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 New Client Cashback or Existing Client Cashback, and/or Additional Cashback and/or S\$199 Credit.
20. 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.
21. 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.

22. 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.
23. 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, 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.
24. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.
25. 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.
26. All information is accurate as at the date of publication.