

CashOne Personal Loan Cashback Online Promotion Terms and Conditions

1. This CashOne Personal Loan Cashback Online Promotion (the “**Online Promotion**”) is available from 1 January 2021 to 31 January 2021 (both dates inclusive) (the “**Promotion Period**”). By participating in the Online Promotion, you agree to be bound by these terms and conditions.

Eligibility – Cashback (as defined respectively at Clause 5)

2. To qualify for the Online Promotion and receive the Cashback (as defined at Clause 5 respectively):
 - 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 3.48%p.a. and above (EIR* from 6.95%p.a.)**; and
 - (ii) to be repaid over **tenures of either 4 or 5 years**;
 - b. you must have applied through any of the online application channels made available to you by the Bank, except for electronic direct mailers sent by the Bank to you, online application links sent by the Bank to you through SMS and convenience cheque;
 - c. the Bank receives your Application (as defined at clause 3 below) during the Online Promotion Period;
 - d. the Application (as defined at Clause 3 below) must be approved by the Bank; and
 - e. 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 Online Promotion, must be a **minimum of S\$15,000**.

*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 Online Promotion, each application fulfilling Clauses 2a and 2b above is an “**Application**”.
4. 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 Online Promotion Period and/or allow the said applications to qualify for this Online Promotion, the Cashback (as defined at clause 5 below) on a case-to-case basis, without prejudice to these terms.
5. If you satisfy the eligibility criteria set out in Clause 2 (read together with Clauses 3 and 4), you will be eligible to receive: a cashback amounting to 50% of your first month’s instalment amount / a cashback amounting to 50% of your first month’s Approved Top Up Loan Amount as indicated on your CashOne account statement / Credit Card Instalment Loan account statement (“**Instalment Amount**”) and as may be approved by the Bank through an Application made pursuant to this Online Promotion (“**Cashback**”);

The tables below illustrate the Online Promotion mechanics**:

Applicable to a customer applying for a CashOne or Credit Card Instalment Loan

Approved Loan Amount	Interest Rate	Tenure	Instalment Amount (as defined at clause 5)	Cashback i.e., 50% of First Month’s Instalment Amount
S\$20,000	3.48% p.a. (EIR 6.95% p.a.)	5 years	S\$391	S\$195.50
S\$15,000	3.48% p.a. (EIR 7.27% p.a.)	4 years	S\$356	S\$178
S\$15,000	3.48% p.a. (EIR 9.09% p.a.)	1 year	S\$1,294	Not applicable

S\$50,000	3.48% p.a. (EIR 6.89% p.a.)	3 years	S\$1,534	Not applicable
S\$10,000	3.48% p.a. (EIR 7.38% p.a.)	5 years	S\$196	Not applicable

Applicable to a customer applying for a subsequent top up loan on his/her existing Credit Card Instalment Loan account

Approved Top Up Loan Amount	Balance Owing as of Date of Approval of top up loan	Sum of Approved Loan Amount and Approved Balance Owing as of Date of Approval of top up loan	Interest Rate	Tenure	Approved Top Up Loan Instalment Amount (as defined at clause 5)	Cashback i.e., 50% of First Month's Approved Top Up Loan Instalment Amount
S\$20,000	S\$30,000	S\$50,000	3.48% p.a. (EIR 6.95% p.a.)	5 years	S\$391	S\$195.50
S\$15,000	S\$40,000	S\$55,000	3.48% p.a. (EIR 7.27% p.a.)	4 years	S\$356	S\$178
S\$15,000	S\$50,000	S\$65,000	3.48% p.a. (EIR 9.09% p.a.)	1 year	S\$1,294	Not applicable
S\$50,000	S\$60,000	S\$110,000	3.48% p.a. (EIR 6.89% p.a.)	3 years	S\$1,534	Not applicable
S\$10,000	S\$60,000	S\$70,000	3.48% p.a. (EIR 7.38% p.a.)	5 years	S\$196	Not applicable

**The figures here are rounded down to 2 decimal places. Please refer to your CashOne / Credit Card Instalment Loan account statement for the exact Instalment Amount.

6. The Cashback will be credited within 50 working days from the date of approval of your Application made pursuant to this Online Promotion, as determined in the Bank's sole and absolute discretion, into:
- 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;
 - 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
 - your Account (as defined at clause 8 below), in the event you have no credit card account.

General

- The Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
- 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 6 above) of the Cashback (as defined at Clause 5 above) as determined by the Bank in its sole and absolute discretion.
- The Bank reserves the right to, without compensation, debit the Cashback from the credit card account or Account which the Cashback is credited into and/or forfeit the Cashback, if:

- a. you terminate the Account or credit card account, which the Cashback is credited into, for any reason following the crediting of the Cashback to your Account or credit card account (as the case may be); and/or
 - b. the Account or credit card account, which the Cashback is credited into, is not valid, subsisting and/or in good standing at any time after the crediting of the Cashback pursuant to this Online Promotion, as determined at the Bank's sole and absolute discretion.
10. By submitting an Application pursuant to this Online 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.
11. Unless otherwise stated, this Online Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Online Promotion is not valid with the CashOne Credit Card Instalment Loan Cheque Campaign, the Exclusive Interest Rate Promotion, the CashOne Comparison Sites Campaign, Standard Chartered Anniversary Cashback with SingSaver Promotion and the Standard Chartered S\$160 Gift with MoneySmart Promotion.
12. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, or stolen Cashback.
13. The Bank reserves the right to replace or substitute the Cashback 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).
14. 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.
15. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Online Promotion or to terminate, withdraw, extend or shorten the Online Promotion at any time in the Bank's sole discretion, with or without prior notice or reason.
16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Online Promotion, including your eligibility for the Online Promotion. The Bank's determination of all matters relating to this Online Promotion shall be final and binding and no correspondence will be entertained.
17. In the event of any inconsistency between the Online Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Online Promotion, these Online Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
18. These Online 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 Online 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.
19. A person who is not a party to these Online Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Online Promotion Terms and Conditions.
20. The Online 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.

21. All information is accurate as at the date of publication.