

CashOne Personal Loan / Credit Card Instalment Loan Match Rate Promotion Terms and Conditions

1. This CashOne Personal Loan / Credit Card Instalment Loan Match Rate Promotion (the “Promotion”) is available from 1 January 2021 to 30 June 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 the Promotion:
 - a. you must, during the Promotion Period and prior to applying for a CashOne Personal Loan (“**CashOne**”), a Credit Card Instalment Loan (“**CCIL**”), or a subsequent top up loan on your existing Credit Card Instalment Loan account (“**CCIL Top-Up**”) pursuant to this Promotion, either:
 - i. send an SMS to 77222 in this format (LOAN<space>MATCH) (“**SMS**”) and receive a call from a telesales agent from Standard Chartered Bank (Singapore) Limited (the “**Bank**”) regarding this Promotion within 2 working days from the time the Bank receives the SMS; or;
 - ii. receive a call from a telesales agent from the Bank regarding this Promotion (each such telesales agent as mentioned in Clauses 2(a)(i) and 2(a)(ii), a “**Telesales Agent**”);
 - b. you must apply for a CashOne, a CCIL, or a CCIL Top-Up with the Bank with a tenor of between 1 to 5 years (inclusive of both);
 - c. you must have applied through the Bank’s telesales channel;
 - d. you must, within 10 working days submit to the bank valid supporting documentation, as determined by the Bank in its sole and absolute discretion. Without prejudice to the Bank’s right to determine the validity of the supporting documentation at its sole and absolute discretion, such valid supporting documentation:
 - i. must state your full name (as per your NRIC);
 - ii. must show the applied interest rate for a personal loan offered to you by another bank or financial institution in Singapore (the “**Other Rate**”);
 - iii. cannot be dated more than two (2) months prior to the date of your CashOne or CCIL, or CCIL Top-Up application, made pursuant to this Promotion, as the case may be; and
 - iv. may for example be a:
 - A. letter of offer for a personal loan from another bank or financial institution; or
 - B. statement of account for your approved personal loan from another bank or financial institution and the approval of such a personal loan must be within two (2) months prior to your CashOne, CCIL or CCIL Top-Up application, as the case may be;
 - e. the Bank receives your Application (as defined at Clause 3 below) during the Promotion Period;

- f. the Application (as defined at Clause 3 below) must be approved by the Bank and the CashOne, a CCIL, or a CCIL Top-Up with the Bank must have an approved tenor of between 1 to 5 years (inclusive of both); and
 - g. your CashOne or CCIL 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.
3. For the purposes of this Promotion, each application fulfilling Clauses 2b to 2c 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 Promotion Period and/or allow the said applications to qualify for this Promotion 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), the applied interest rate for your CashOne (if you do not have an existing Credit Card with the Bank), CCIL or CCIL Top-up (if you already have an existing Credit Card with the Bank), pursuant to this Promotion, would be an applied interest rate which is the same or lower than the Other Rate (as defined at Clause 2d above) as determined by the Bank at the Bank’s sole and absolute discretion and which is as communicated to you by the Telesales Agent (the “Offer Rate”). The Bank reserves the right to approve or decline your Application in its sole and absolute discretion.

General

6. 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.
7. This Promotion is only valid in conjunction with the CashOne Personal Loan Cashback Promotion. Other than the aforementioned, 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, and the CashOne Comparison Sites Campaign.
8. 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.
9. 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.

10. 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.
11. 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.
12. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion Terms and Conditions.
13. 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.
14. All information is accurate as at the date of publication.