

## CashOne Personal Loan Telesales Exclusive Cashback Promotion Terms and Conditions

1. This CashOne Personal Loan Telesales Exclusive Cashback Promotion (the “**Promotion**”) is available from 1 August 2021 to 30 September 2021 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is open to all principal cardholders of credit cards issued by Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who have received a call from a telesales agent from the Bank about this Promotion. For the purposes of this Promotion, each such cardholder shall be known as an “**Eligible Cardholder**” and collectively such cardholders shall be known as the “**Eligible Cardholders**”. By participating in the Promotion, Eligible Cardholders agree to be bound by these terms and conditions

### Eligibility

3. To qualify for the Promotion:
  - a. an Eligible Cardholder must submit an application for a CashOne Personal Loan (“**CashOne**”) or a Credit Card Instalment Loan with the Bank, which has an applied interest rate of 3.48% p.a. and above (Effective Interest Rate (“**EIR**”)\* from 6.95% p.a.); and is to be repaid over tenures of 3, 4 or 5 years; (each such application an “**Application**”);
  - b. the Application must be submitted through the Bank’s telesales channel (“**Eligible Channel**”);
  - c. the Bank must have received the Eligible Cardholder’s Application during the Promotion Period, and the Application must be approved by the Bank (each an “**Approved Application**”); and
  - d. the approved CashOne or Credit Card Instalment Loan amount which is obtained via the Application and pursuant to this Promotion, must be a minimum of S\$10,000.

\* 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 and loan tenure of 5 years.

4. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank 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 Promotion Terms and Conditions.

### Promotion Mechanics

5. If an Eligible Customer satisfy the qualifying criteria set out in Clause 3, the Eligible Customer will receive a cashback of S\$288 (“**Cashback**”). For the avoidance of doubt, each Eligible Customer can only receive the Cashback once.
6. The Cashback will be credited within 50 working days from the date of approval of the Eligible Customer’s Application made pursuant to this Promotion, as determined in the Bank’s sole and absolute discretion, into:
  - a. the Eligible 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 the Eligible Customer has only one credit card account;
  - b. any one of the Eligible Customer’s 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 the Eligible Customer has more than one credit card account; or
  - c. the Eligible Customer’s CashOne or Credit Card Instalment Loan account, in the event the Eligible Customer has no credit card account.

### General

7. By participating in this Promotion, the Eligible Cardholder consent to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number to contact him/her 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 the Eligible Cardholder. Such consent will supersede any prior choices made by the Eligible Cardholder. Such consent will also prevail even if the Eligible Cardholder is registered or subsequently register his/her contact information with the national Do Not Call Registry.

8. The Eligible Cardholder's CashOne or Credit Card Instalment Loan account 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 of the Cashback as determined by the Bank in its sole and absolute discretion.
9. Unless otherwise stated, 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, 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.
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, by reason of your participation in this Promotion.
11. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced, or stolen Cashback.
12. The Cashback is non-transferable, non-assignable and non-exchangeable, whether in full or in part.
13. In the event the Bank has determined that an Eligible Cardholder is not eligible to receive the Cashback or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that the Eligible Cardholder would not have been entitled to receive 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 Eligible Cardholder's account(s) with the Bank.
14. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion and/or terminate, withdraw, extend or shorten the Promotion at any time, at the Bank's sole discretion and with or without prior notice or reason.
15. The Bank reserves the right to determine, at its sole and absolute discretion, all matters arising out of or in connection with the Promotion, including an Eligible Cardholder's 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.
16. In the event of any inconsistency between these 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.
17. 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.
18. A person who is not a party to these CashOne Personal Loan Telesales Exclusive Cashback Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these CashOne Personal Loan Telesales Exclusive Cashback Promotion Terms and Conditions.
19. These CashOne Personal Loan Telesales Exclusive Cashback Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these CashOne Personal Loan Telesales Exclusive Cashback Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of

the Republic of Singapore and Eligible Cardholders agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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