



Debt Consolidation Plan Cashback Promotion Terms and Conditions

1. This Debt Consolidation Plan Cashback Promotion (the “**Promotion**”) is available from 1 January 2023 to 30 June 2023 (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 Cashback (as defined in Clause 3):
 - a. you must apply for a new Debt Consolidation Plan with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) via sc.com/sg or a telesales agent (collectively referred to as “**Application**”) during the Promotion Period);
 - b. the Bank must have received your Application during the Promotion Period; and
 - c. your Debt Consolidation Loan Account (the “**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 (in the manner set out in Clause 4 below) of the Cashback (as defined in Clause 3), as determined by the Bank in its sole and absolute discretion.
3. Upon approval of your Application, you will be entitled to receive the following cashback under the Promotion (“**Cashback**”), based on the approved loan amount as stipulated in the table below:

Approved Loan Amount	Cashback Amount
Less than S\$60,000	S\$300
S\$60,000 to less than S\$80,000	S\$400
S\$80,000 & above	S\$500

4. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank for up to seven (7) calendar days 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-to-case basis, subject to these terms.
5. The Cashback will be credited within fifty (50) working days from the date of approval of your Application for the Debt Consolidation Plan, 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, in the event you have no credit card account.
6. The Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
 7. 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; 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 under this Promotion, as determined at the Bank's sole and absolute discretion.

General

8. By applying for a Debt Consolidation Plan pursuant to this Promotion, you consent to the use of your personal data 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 multimedia messaging. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
10. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, suspend, extend or shorten the Promotion at any time in the Bank's sole discretion, with or without prior notice or reason.
11. 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.
12. 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.
13. These Debt Consolidation Plan Cashback 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 Terms and Conditions Governing Debt Consolidation Facility 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.



14. 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.
15. 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.
16. All information is accurate as at the date of publication.