

Employee Banking (MBC Event) Approval Gift Promotion Terms and Conditions

1. This Employee Banking (MBC Event) Approval Gift Promotion (the “**Promotion**”) is available from 24 October 2019 to 25 October 2019 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or terminated in accordance with these terms. This Promotion is open to all employees of a participating company (the “**EB Company**”) in the Employee Banking Programme (the “**Bank’s EB Programme**”) of Standard Chartered Bank (Singapore) Limited (the “**Bank**”), subject to these terms. From time to time, an Employee Banking Event (“**EB Event**”) may also be held at the premises of the EB Company in conjunction with the Promotion and the Bank’s EB Programme. By participating in the Promotion, you agree to be bound by these terms and conditions.

ELIGIBILITY

2. To qualify for and participate in this Promotion:
- a. You must show valid proof of your identity (as an employee of the EB Company) in the form of a staff pass or such other documentation as may be required by the Bank at its sole and absolute discretion from time to time at the EB Event.
 - b. You must: (a) successfully apply for the banking products listed under Type A, B, C or D in the table below through the Bank’s EB Programme, using the application form(s) and envelope(s) provided by the Bank and marked with an identifiable campaign code (collectively, “**Qualifying Applications**” and each, a “**Qualifying Application**”); and (b) fulfil the respective additional conditions set out in the table below for the banking product(s) listed under Type A, B, C or D that you have applied for, to receive the relevant gifts, while stocks last, as set out in the corresponding column below (each a “**Gift**”):

	Qualifying Applications and additional conditions	Gift
TYPE A	<p>You must perform ALL of the following:</p> <ol style="list-style-type: none"> 1. You must be new to and apply for a Bonus\$aver Account (“Bonus\$aver Account”) as a main account holder; 2. You must successfully make arrangements for the crediting of your monthly salary by your employer into the Bonus\$aver Account within 90 days of account opening; and 3. You must apply for any one (1) of the following credit cards (each a “Qualifying Credit Card”) issued by the Bank, as a principal cardholder: <p>Unlimited Cashback Credit Card; Rewards+ Credit Card; Platinum Visa/Mastercard® Credit Card; Spree Credit Card; NUS Alumni Platinum Credit Card; Business Platinum Credit Card; Prudential Platinum Credit Card; PruPrestige Visa Signature Credit Card; Bonus\$aver World Mastercard Credit Card; Priority Banking Visa Infinite Credit Card; or</p>	<p>Subject to clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank’s EB programme.</p>

	<p>Visa Infinite Credit Card</p> <p>4. You must meet the minimum spend requirement of S\$200 in your total spend on retail transactions (excluding the transactions set out in clauses 12(a)-(n) below) ("Eligible Transactions") charged to the approved Qualifying Credit Card referred to in (3) above, within 30 days from the card approval date.</p>	
<p>Type B</p>	<p>You must perform ALL of the following:</p> <ol style="list-style-type: none"> 1. You must be new to and apply for a SuperSalary Account ("SuperSalary Account") as a main account holder; 2. You must successfully make arrangements within 90 days of account opening date for (i) the crediting of your monthly salary (of no less than S\$1,500 nett) by your employer into the SuperSalary Account; or (ii) the transfer of your monthly salary (of no less than S\$1,500 nett) from your account with another bank to the SuperSalary Account with the Bank by way of a GIRO application; and 3. You must apply for any one (1) Qualifying Credit Cards issued by the Bank as a principal cardholder: <p>Unlimited Cashback Credit Card; Rewards+ Credit Card; Platinum Visa/Mastercard® Credit Card; Spree Credit Card; NUS Alumni Platinum Credit Card; Business Platinum Credit Card; Prudential Platinum Credit Card; PruPrestige Visa Signature Credit Card; Bonus\$aver World Mastercard Credit Card; Priority Banking Visa Infinite Credit Card; or Visa Infinite Credit Card</p> <p>4. You must meet the minimum spend requirement of S\$200 in your total spend on retail transactions (excluding the transactions set out in clauses 12(a)-(n) below) ("Eligible Transactions") charged to the approved Qualifying Credit Card referred to in (3) above, within 30 days from the card approval date.</p>	<p>Subject to Clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank's EB Programme.</p>
<p>TYPE C</p>	<p>You must perform ALL of the following:</p> <ol style="list-style-type: none"> 1. You must be new to and apply for a Bonus\$aver Account and/or Unlimited\$aver savings account ("Unlimited\$aver Account") as a main account holder; 2. You must deposit a minimum sum of either S\$10,000 or S\$50,000 in fresh funds* (the "Minimum Deposit") into the Bonus\$aver and/or Unlimited\$aver Account at the time of account opening, 	<p>Subject to Clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank's EB Programme.</p>

	<p>where “fresh funds” means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening your BonusSaver and/or UnlimitedSaver Account;</p> <p>3. You must maintain the Minimum Deposit in your BonusSaver and/or UnlimitedSaver Account until the end of the calendar month immediately after the calendar month in which your BonusSaver and/or UnlimitedSaver Account is opened.</p>	Limited to the first 1,000 customers per calendar month who fulfil all of the applicable eligibility criteria for Type C Qualifying Applications
TYPE D	You must be new to and apply for a BonusSaver Account and/or UnlimitedSaver savings account as a main account holder;	Subject to Clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank’s EB Programme.

- c. The Bank must receive your Qualifying Applications by 30 November 2019.
- d. Your Qualifying Applications must be approved by the Bank.
- e. The products/accounts listed in and applied for by you for the purposes of the Qualifying Applications 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 the time of delivery and/or collection of any Gift (as defined above), as determined by the Bank in its sole and absolute discretion.
- f. In addition:
 - i. For Type A, Type C and Type D Qualifying Applications, you must not have had a previous BonusSaver and/or UnlimitedSaver Account suspended, cancelled or terminated in the last 12 months.
 - ii. For Type B Qualifying Applications, you must not have had a previous product listed in the Qualifying Application suspended, cancelled or terminated for any reason, prior to your new application, and subsequently reapply another product listed in the Qualifying Application for the purposes of this Promotion.

GIFT

- 3. If you satisfy the qualifying criteria set out in Clause 2 above, you will be eligible to receive the Gift that corresponds to the type of Qualifying Applications set out in the table (as the case may be) under Clause 2 above, subject to these terms. For Type C Qualifying Applications, you will only be eligible to receive the Gift if you are amongst the first 1,000 customers to fulfil all of the relevant eligibility criteria every calendar month.
- 4. The Gifts are provided by third party merchants. The Bank is not an agent of the merchants supplying the Gifts. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts, and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute about the quality, value, condition or performance of the Gifts is to be resolved by you directly with the merchants. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gifts for any reason. You accept the Gifts as they are and subject to any terms and conditions the merchants may impose.
- 5. No payment or compensation whether in cash, credit or kind shall be made for any unused, lost, misplaced, defaced, stolen or damaged Gift.

6. Each Gift is non-redeemable for cash, credit and/or any other items. The Gift is strictly non-transferable, non-assignable and non-exchangeable, whether in full or in part. The Bank may, at its sole and absolute discretion, replace or substitute the Gift with any item of equivalent or similar value, at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
7. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and you hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, your redemption of and/or enjoyment of the Gifts and/or this Promotion, to the fullest extent permitted by law.
8. For the avoidance of doubt, you may receive multiple Gifts pursuant to this Promotion but will only be eligible to receive a maximum of one (1) of each type of Gift that corresponds to the Qualifying Application(s) set out under Type A, B, C or D (as the case may be). The Gifts are available on a first-come, first-served basis, while stocks last. For example, if you fulfil all the relevant conditions set out in clause 2 above pertaining to each of "Type A" and "Type C" Qualifying Applications, you will be entitled to two (2) Gifts in total, namely one (1) Gift that is as indicated in the marketing materials for Type A Qualifying Applications, and one (1) Gift that is as indicated in the marketing materials for Type C Qualifying Applications.
9. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clause 2 above was not or has not been complied with but the Gift has been redeemed by you, the Bank reserves the right to recover the Gift or recover or debit the value of the Gift from your account(s) with the Bank.
10. The Bank further reserves the right to recover or debit the value of the Gifts from you and/or forfeit any Gifts without compensation if (a) you terminate any of the products listed in the Qualifying Applications (which you applied for under the Promotion) within six (6) months of the account opening date, following the delivery and/or collection of the Gifts, and/or if (b) any of the products listed in and applied for by you for purposes of the Qualifying Applications are not valid, subsisting and/or in good standing at the time of delivery and/or collection of the Gifts, as determined at the Bank's sole and absolute discretion.

REDEMPTION

11. By qualifying for and participating in the Promotion, you consent to us sending you a notification by way of SMS (the "**Redemption SMS**"), if you are eligible for the Gift, within 60 days of the latest date of fulfilment for all the conditions set out in Clause 2 above. You also consent to the collection, use and/or disclosure of your personal data (including the last four digits of your NRIC/passport number) by the Bank and/or relevant third parties (including but not limited to the merchants supplying the Gift and/or merchants administering the redemption of the Gift) necessary for the purposes of administering the redemption of the Gift. Your personal data will be processed in line with the Bank's privacy statement available at <https://www.sc.com/sg/privacy/>. By redeeming the Gift, you agree to be bound by the terms and conditions stated herein and in the Bank's Redemption Terms and Conditions (details of which will be provided to you should you qualify for the Gift).

GENERAL TERMS

12. The following transactions are not considered to be eligible retail transactions for the purposes of this Promotion:
 - a. Insurance premiums, including premiums for investment-linked policies, charged to the Eligible Card;
 - b. Any transactions or bill payments to Telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and Singapore Power);
 - c. Any payment via AXS network;
 - d. Any payment via SAM network;

- e. Payments to government agencies which include but not limited to Land Transport Authority, Housing Development Board, Inland Revenue Authority of Singapore, Public Utilities Board, Immigration & Checkpoints Authority and the Ministry of Manpower;
 - f. Income tax payments;
 - g. Any top-ups or payment of funds to any prepaid cards (with exception of EZ-Reload), prepaid accounts, digital wallets including but not limited to Grab, Singtel Dash, WorldRemit Singapore, YouTrip or any other accounts as the bank may specify from time to time;
 - h. EZ-Link cards transactions;
 - i. TransitLink transactions;
 - j. Any transactions pertaining to Merchant Category Codes 6211 (Security Brokers/Dealers) and 7995 (Gambling/Lotto);
 - k. Balance transfers (or funds transfers), instalment loans and cash advances, purchases via NETS and ongoing instalment payments;
 - l. Any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to any of the Bank issued credit cards of the customer;
 - m. Any amount charged to the any of the Bank issued credit cards of the customer during the Promotion Period that is subsequently cancelled, voided or reversed; and
 - n. Balance owing on the credit cards of the customer's account from other months.
13. 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.
 14. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. This Promotion is valid in conjunction with the Bank's SuperSalary Bonus Interest (1 July 2019 to 31 December 2019) Promotion Terms and Conditions, the Credit Cards Sign-Up Promotion (1 July 2019 to 31 December 2019) Terms and Conditions, the UnlimitedSaver Sign-Up Cashback Promotion (1 July 2019 to 31 October 2019) Terms and Conditions, the BonusSaver Sign-up Cashback Promotion (1 July 2019 to 31 October 2019) Terms and Conditions, Employee Banking CashOne Promotion (1 February 2019 to 31 December 2019) and the Employee Banking Credit Card Sign-Up Gift Promotion (1 July 2019 to 31 October 2019) Terms and Conditions.
 15. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of these terms and conditions or to terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
 16. 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 your eligibility for the Gifts and/or the Promotion. The Bank's determination of all matters relating to this Promotion, including but not limited to, your eligibility to participate in the Promotion and/or receive any Gifts, shall be final and binding and no correspondence, objection or appeal will be entertained (and the Bank shall not be obliged to disclose its reasons).
 17. You may be subject to additional individual product terms and requirements, and should contact your Relationship Manager for details.
 18. Please refer to the Bank's Pricing Guide at here for information on applicable fees and charges.
 19. These 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 Credit Card Terms, the SuperSalary Product Terms, the BonusSaver Product Terms, the UnlimitedSaver Product Terms, the CashOne Personal Loan / Credit Card Instalment Loan Disbursement Terms and Conditions, the Employee Banking CashOne Promotion Terms and Conditions and the

Standard Chartered Employee Banking Programme Terms and Conditions (collectively, the “**Other Terms**”). In the event of any inconsistency between these terms and the Other Terms, these terms shall, to the extent of such inconsistency, prevail.

20. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
21. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
22. All information is accurate at the time of publication.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.