

eSaver Kids Dash Promotion Terms and Conditions

1. This eSaver Kids Dash Promotion (the "Promotion") is available from 1 July 2017 to 31 October 2017 (both dates inclusive) (the "Promotion Period"). The Promotion is open to the first one hundred (100) customers who successfully apply for an eSaver Kids Account offered by Standard Chartered Bank (Singapore) Limited in Singapore ("Standard Chartered" or the "Bank") during the Promotion Period. By participating in the Promotion, you agree to be bound by these terms and conditions.

ELIGIBILITY

2. To qualify for this Promotion, you must satisfy all the qualifying criteria set out below:

eSaver Kids Sign Up

- a. Subject to Clause 3, you must apply for an eSaver Kids Account (the "Account") as a Trustee (Parent) account holder (the "Trustee") together with a Beneficiary (Child) account holder (the "Beneficiary") by filling up and submitting the physical application forms available at any of the Bank's branches during the Promotion Period;
 - b. Your application for the Account must be one of the first 100 applications approved by the Bank;
 - c. You must deposit a minimum sum of S\$5,000 in *fresh funds* (the "Minimum Deposit") into the Account at the time of account opening, where "fresh funds" means funds not originating from an existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening the Account;
 - d. You must maintain the Minimum Deposit in the Account until the end of the calendar month immediately after the calendar month in which the Account is opened; and
 - e. 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, as determined by the Bank in its sole and absolute discretion.
3. You must not have had a previous Account suspended, cancelled or terminated for any reason, prior to your new application, and subsequently re-open another Account for the purposes of this Promotion.

GIFT

4. If you satisfy the qualifying criteria set out in **Clause 2**, read with **Clause 3** above, you will be eligible to receive a coupon code (the "Gift") which avails you to a one-time complimentary registration for the Beneficiary to register for the Kids Dash Run in the Standard Chartered Singapore Marathon 2017 (the "Marathon"), which would be held on 2 December 2017, subject to these terms.
5. Unless otherwise stated, if you are entitled to receive the Gift, an SMS containing a unique coupon code will be sent to your registered mobile number with the Bank within 14 calendar days of funding the Account with the Minimum Deposit.
6. Without prejudice to clause 11, no payment or compensation whether in cash, credit or kind shall be made for any, unutilised, lost, misplaced, stolen or damaged/corrupted Gift. The Bank is not an agent of the merchants supplying the Gift or organising the Marathon. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift and the Marathon. Any dispute about the quality, value,

condition or performance of the Gift and the Marathon shall be resolved directly by you with the merchants. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gift or organising the Marathon for any reason. You accept the Gift as it is and subject to any terms and conditions the merchants may impose.

7. Participation in the Kids Dash Run event in the Marathon is a physical activity that involves risk to a participant's health. You accept that if you choose to utilize the Gift and the Beneficiary participates in the Kids Dash Run, it is solely your decision to do so after considering the risks involved. You will hold the Bank harmless from any injury or loss that you and/or the Beneficiary may suffer as a result of your decision to register the Beneficiary for the Kids Dash Run and/or the Beneficiary's participation in the Kids Dash Run.
8. If the eligibility requirements set out in Clauses 2 and 3 above were not or have not been satisfied, as determined by the Bank in its sole and absolute discretion at any time (whether during the Promotion Period or thereafter), the Bank reserves the right to claw back from any account (without notice to you) the value of the Gift.
9. For the avoidance of doubt, each Account holder is entitled to a maximum of one (1) Gift each on a first-come, first-served basis, while stocks last.
10. The Gift is not transferable or exchangeable for cash or any other items. The Bank reserves the right to replace or substitute the Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
11. No payment or compensation will be given to the Trustee and/or Beneficiary who fail, for whatever reason, to utilize their coupon code at www.singaporemarathon.com before registration ends for the Kids Dash Run in the Marathon.

GENERAL

12. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
13. Please refer to the Bank's Pricing Guide at <https://av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf> for any applicable fees and charges, or visit <https://www.sc.com/sg/save/savings-accounts/esaver-kids> for more information on eSaver Kids, including the latest terms and conditions applicable to the Promotion.
14. 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 at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its 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 your eligibility for the Gift and/or 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. These eSaver Kids Dash Promotion Terms and Conditions are to be read in conjunction with the with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, eSaver Kids! Account Product Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.