



Standard Chartered JumpStart Member-Get-Member Programme Promotion Terms and Conditions

1. This Standard Chartered JumpStart Member-Get-Member Programme Promotion (the "**Promotion**") is valid 3 May till 31 May 2021, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you and the Referred Individual (as defined below) agree to be bound by these Promotion terms and conditions.
2. The Promotion is only open to existing JumpStart savings account holders of Standard Chartered Bank (Singapore) Limited ("**Bank**" or "**Standard Chartered**") who:
 - a. successfully refer, during the Promotion Period, any family member or friend (such referred individual to be termed as a "**Referred Individual**") to the Bank to successfully sign up for a JumpStart savings account with the Bank; and
 - b. receive from the Bank an electronic direct mailer ("**Notification**") pertaining to this Promotion and which contains a unique referral URL as referred to in Clause 4 below,

(hereinafter, each existing customer who satisfies the above requirements to be referred to as "**you**" or "**Existing Customer**").

3. Prior to referring a Referred Individual to the Bank, you:
 - a. must consent to the Bank disclosing your name, and the fact that you hold a JumpStart savings account with the Bank to the Referred Individual;
 - b. must inform the Referred Individual that cashback will be accorded to you if these Promotion terms and conditions are complied with;
 - c. undertake to comply with the provisions of the Personal Data Protection Act 2012 (and all relevant subsidiary legislation) as may be applicable, including to obtain any required consent from any Referred Individual to receive from you the Email URL (as defined under clause 4(a) below); and
 - d. must inform, and obtain the consent of, such Referred Individual that the application status of his/her JumpStart savings account with the Bank would be disclosed to you by virtue of whether you receive Referral Cashback under this Promotion.
4. A referral will be considered successful when:
 - a. the Existing Customer, during the Promotion Period, successfully shares his/her unique URL that has been provided to him/her via the Notification (such unique URL to be referred to as the "**Email URL**") with a Referred Individual;
 - b. the Referred Individual must not have had a JumpStart savings account in the past 12 months prior to the date of application for the JumpStart saving account (as defined below); and
 - c. the Referred Individual, during the Promotion Period:
 - i. applies for a JumpStart savings account on the Bank's website by accessing the Email URL provided to him/her by the Existing Customer;
 - ii. the application for the JumpStart savings account must be approved by the Bank (such newly opened account to be referred to as the "**JumpStart Account**");



- iii. deposits a minimum sum of S\$5,000 in *fresh funds** (the "**Minimum Deposit**") into the JumpStart Account at the time of account opening, 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 of the JumpStart Account;
- iv. maintains the Minimum Deposit in the JumpStart Account until the end of 2 calendar months immediately after the calendar month in which the JumpStart Account is opened (such period to be referred to as the "**Funding Period**"). This means that the Referred Individual who opens his JumpStart Account in March 2021 must maintain the Minimum Deposit in the JumpStart Account until the end of May 2021; and
- v. the JumpStart 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.

JumpStart Sign-up Gift to be received by the first 1,500 Referred Individuals

5. If Clauses 2, 3 and 4 stipulated above are fulfilled, only the first 1,500 Referred Individuals to satisfy Clause 4 will be eligible to receive S\$10 worth of Starbucks gift card ("**JumpStart Sign-up Gift**") from the Bank. For the avoidance of doubt, each Referred Individual can only receive a maximum of one (1) JumpStart Sign-up Gift under this Promotion.
6. The first 1,500 Referred Individuals will be determined by the Bank in its sole and absolute discretion based on the account opening date of the JumpStart Account. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Referred Individual is eligible for the JumpStart Sign-up Gift. The first 1,500 Referred Individuals who qualify to receive the JumpStart Sign-up Gift shall collectively be referred to as the "**Qualifying Individuals**" and each, a "**Qualifying Individual**".

Referral Cashback to be received by the Existing Customer

7. If Clauses 2, 3 and 4 stipulated above are fulfilled, an Existing Customer will receive from the Bank S\$5 cashback (the "**Referral Cashback**") for every Qualifying Individual whom he/she refers to the Bank.
8. If more than one (1) Existing Customer refers the same Qualifying Individual to the Bank during the Promotion Period under the Promotion, only one (1) Existing Customer will be eligible for the Referral Cashback. Only the Existing Customer whose Email URL has been used by the Qualifying Individual to make the application for a JumpStart savings account will be eligible for the Referral Cashback. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer is eligible for the Referral Cashback.

Crediting of Referral Cashback and Redemption of JumpStart Sign-up Gift

9. The Referral Cashback will be credited into the Existing Customer's JumpStart savings account within 60 working days from the end of the Funding Period, subject to the Existing Customer's JumpStart savings account being valid and in good standing at the time the Referral Cashback is credited.



10. In the event that the Existing Customer is in breach of our banking agreement or the Existing Customer's JumpStart savings account is not valid (i.e. the JumpStart savings account must not be suspended, cancelled and/or terminated), not in good standing, or not conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion, prior to the crediting of the Referral Cashback, the Existing Customer will be considered as disqualified from this Promotion and the Referral Cashback will be forfeited.
11. The JumpStart Sign-up Gift will be sent to the Qualifying Individual's mailing address registered with the Bank, within 60 days from the end of the Funding Period, or within such other time as may be determined by the Bank in its sole and absolute discretion. Any JumpStart Sign-up Gift that is not redeemed by the expiry date stipulated by the Bank and/or merchants will be forfeited.
12. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen, expired or damaged JumpStart Sign-up Gift. The Bank is not an agent of the merchants supplying the JumpStart Sign-up Gift. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the JumpStart Sign-up Gift and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the JumpStart Sign-up Gift. Any dispute about the quality, value, condition or performance of the JumpStart Sign-up Gift shall be resolved directly between the Qualifying Individual and the merchants supplying the JumpStart Sign-up Gift. The Bank is not obliged to assist or act on the Qualifying Individual's behalf in communicating with the merchants supplying the JumpStart Sign-up Gift for any reason. The Qualifying Individual accepts the JumpStart Sign-up Gift as it is and subject to any terms and conditions the merchants may impose.
13. The Referral Cashback and/or the JumpStart Sign-up Gift (as the case may be) will be forfeited if the JumpStart Account with the Bank is suspended, closed, not in good standing or the Qualifying Individual is in breach of our banking agreement at the time the Referral Cashback is credited, or at the time of mailing of the JumpStart Sign-up Gift, respectively.
14. The Bank reserves the right to:
 - a. decline to credit the Referral Cashback and/or JumpStart Sign-up Gift, claw back, or cancel the crediting of the Referral Cashback and/or JumpStart Sign-up Gift, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:
 - i. where the Existing Customer and/or Referred Individual has acted fraudulently or dishonestly;
 - ii. where the Existing Customer and/or Referred Individual had conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; and/or
 - iii. upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out at Clause 29.3 and Clause 33 of our Customer Terms and elsewhere in our banking agreement; and



- b. where the Referred Individual fails to meet the requirements set out in Clause 4 above, the Bank may decline to credit the Referral Cashback and/or the JumpStart Sign-up Gift, claw back or cancel the crediting of the Referral Cashback and/or the JumpStart Sign-up Gift, and/or substitute the Referral Cashback and/or the JumpStart Sign-up Gift with a lower value reward.

General

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. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
16. The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
 - a. make any changes to the Promotion;
 - b. replace or substitute the Referral Cashback, JumpStart Sign-up Gift with another reward of equivalent or similar value; and/or
 - c. vary, modify, add, delete or otherwise revise any of these Promotion terms and conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.You understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion terms and conditions.
17. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
18. The Referral Cashback and JumpStart Sign-up Gift are not exchangeable for any other items, and are non-transferable and non-assignable.
19. 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, whether by reason of the acceptance, possession, use or misuse of the Referral Cashback and/or JumpStart Sign-up Gift.
20. 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.
21. By participating in the 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. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.



22. Please read these Promotion terms and conditions together with our Customer Terms, Credit Card Terms, Current/Cheque/Savings Account and Time Deposit Terms and any other specific product terms that may be applicable in relation to this Promotion (collectively, “**Other Terms**”). If there is any inconsistency between these Promotion terms and conditions and the Other Terms, these Promotion terms and conditions shall, to the extent of such inconsistency, prevail.
23. 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.
24. These Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Terms and Conditions, shall be governed by and is to 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.
25. All information is correct at the time of publication.

Deposit Insurance Scheme

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

Updated as of 30 April 2021