



Standard Chartered Bank LiveFX Cash Reward Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank LiveFX Cash Reward Promotion (“**Promotion**”) is available from 1 June 2021 to 31 December 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. This Promotion is open to a) new or existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who access LiveFX to convert funds from one currency to another during the Promotion Period and b) have a S\$ current or cheque or savings account with the Bank (hereinafter referred to as “**you**” or “**Eligible Customer**”).

Promotion

3. You will be eligible to receive the cash credit set out in paragraph 5 (the “**Cash Reward**”) if you (a) satisfy the eligibility criteria in Clause 2 above, and (b) perform a conversion with a minimum value of S\$20,000 (or its equivalent in other currencies) during the Promotion Period (the “**Qualifying Transaction**”) using LiveFX.
4. The Cash Reward is issued based on the following criteria:

Qualifying transaction	Cash Reward
Every S\$20,000 transaction value (or its equivalent in other currencies) converted during the Promotion Period using LiveFX	Receive S\$10 cash credit (cap at S\$1,000 per Qualifying Transaction)

5. Each Eligible Customer is entitled to the Cash Reward for every transaction rounded down to the nearest S\$20,000 under this Promotion.
6. For joint accounts, only the account holder nominated as the main account holder shall be eligible for the Cash Reward.

Award of Gift

7. The Cash Reward awarded will be credited directly into any of the Eligible Customer’s S\$ current or cheque or savings accounts with the Bank (as determined by the Bank in its sole and absolute discretion), subject to such bank account being valid and in good standing (as determined by the Bank in its sole and absolute discretion).
8. The Cash Reward will be accorded to an Eligible Customer as follows :



Clients who fulfil the eligibility criteria stated in Clauses 2, 3 and 4 for the qualifying period from 1 June 2021 to 30 September 2021, will receive the Cash Reward by 31 October 2021. Client who fulfil the eligibility criteria in Clauses 2, 3 and 4 for the qualifying period from 1 October 2021 to 31 December 2021, will receive the Cash Reward by 31 January 2022.

9. In the event that an Eligible Customer ceases to maintain a S\$ current or cheque or savings account with the Bank prior to receiving the Cash Reward, or if any of the Eligible Customer's account(s) with the Bank are suspended, closed or the Eligible Customer is in breach of our banking agreement, the Eligible Customer will be considered as disqualified from this Promotion and the Cash Reward will be forfeited.
10. The Bank reserves the right to decline to award or cancel crediting of the Cash Reward and, where applicable, or deduct from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Cash Reward has already been credited, 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 Eligible Customer has acted fraudulently or dishonestly;
 - (ii) where the Eligible Customer has conducted yourself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank;
 - (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 in our Customer Terms and elsewhere in our banking agreement.
11. The Bank may, at its sole and absolute discretion, replace or substitute the Cash Reward 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).
12. 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 a Cash Reward, or participation in this Promotion, or otherwise.
13. This Promotion is not concurrently valid with any other Standard Chartered Bank LiveFX promotions.



General Terms

14. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.
15. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including eligibility and the applicable criteria. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons).
16. The Bank reserves the right to do any of the following without prior notice or reason:
 - (i) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
 - (ii) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.Please visit our branches or our website at sc.com/sg/Livefxpromo for the latest terms and conditions applicable to this Promotion.
17. In the event of any inconsistency between these Promotion T&Cs and any brochures, marketing or promotional materials relating to this Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
18. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions including the Standard Chartered LiveFX Terms, the Customer Terms and the Investment Product Terms.
19. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion T&Cs.
20. These Promotion T&Cs 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.
21. All information is correct at time of print.

**IMPORTANT DISCLAIMERS:**

This document is for general circulation only and does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.

You are fully responsible for your investment decision, including whether the Live FX service is suitable for you. The products/services involved are not principal-protected and you may lose all or part of your original investment amount.

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. For clarity, these investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012, Rev. Ed, Cap 77B.