

## **PARKWAY MEDICAL PRIVILEGES**

### **TERMS & CONDITIONS**

1. These Parkway Privileges (as collectively defined/set out below) are only available to each MyWay programme customer of Standard Chartered Bank (Singapore) Limited (“**SCBSL**”), subject to these terms and conditions. Subject to Clause 4 of these terms and conditions, in order to be eligible for these Privileges, the MyWay programme customer must have a valid MyWay Savings Account (“**MyWay Account**”). Such MyWay 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 in order to enjoy these Privileges.

### **Standard Chartered Medical Concierge provided by Parkway**

2. Parkway Hospitals Singapore Pte Ltd (“**PHS**”) will provide SCBSL MyWay programme customers the following Privileges / services at (i) Gleneagles Hospital (“**GEH**”), (ii) Mount Elizabeth Hospital, Singapore (“**MEH**”), (iii) Mount Elizabeth Novena Hospital, Singapore (“**MNH**”) and (iv) Parkway East Hospital (“**PEH**”): -

#### **a. Telephone Medical Enquiries**

PHS will assist with the provision of responses to enquiries relating to the type of medical specialties, services and physicians in GEH, MEH, MNH and PEH to SCBSL MyWay programme customers over the telephone, provided this does not extend to any medical advice.

PHS will also assist in the booking of PSPL (as defined below) health screening appointments for SCBSL MyWay programme customers.

#### **b. Medical Service Provider Referral and Appointment Scheduling**

PHS shall provide SCBSL MyWay programme customers, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “**Medical Service Providers**”) as well as the assistance in appointment scheduling with these Medical Service Providers.

All costs, charges and expenses which are incurred in relation to the abovesaid consultation or services provided by the Medical Service Providers are to be borne by the MyWay programme customer. Neither PHS nor SCBSL shall be liable for the payment of such consultation or services.

#### **c. Arrangement of Hospital Admission**

If the medical condition of a SCBSL MyWay programme customer is of such gravity as to require hospitalisation, PHS will assist with the hospital admission of the SCBSL MyWay programme customer to GEH, MEH, MNH or PEH.

In such cases, PHS will assist with making the administrative arrangements for the hospital admission of the SCBSL MyWay programme customer.

All costs, charges and expenses which are incurred in relation to the abovesaid services and/or hospitalisation are to be borne by the MyWay programme customer. Neither PHS nor SCBSL shall be liable for the payment of such hospitalisation or services rendered.

**d. Travel/Accommodation Arrangements for Emergency Hospitalization**

PHS will provide assistance in visa/hotel arrangements and/or visa/hotel extensions for the SCBSL MyWay programme customer and/or his/her companion's visit to Singapore and liaise with SATS Ltd. to provide meet and greet services as well as airport transfer services either by ambulance or limousine for the SCBSL MyWay programme customer and/or his/her companion who is visiting the SCBSL MyWay programme customer whilst he/she is hospitalized outside their home country or usual country of residence due to an emergency hospitalization.

All costs, charges and expenses which are incurred in relation to the abovesaid services (such as visa and hotel fees, transport charges, etc) are to be borne by the MyWay programme customer. Neither PHS nor SCBSL shall be liable for the payment of such services rendered or any costs, charges and expenses incurred.

**e. Arrangement of Language Interpretation Assistance**

PHS will provide translation and / or interpretation assistance to SCBSL MyWay programme customers at no cost for the following languages: Russian, Bahasa Indonesian, Bengali, Vietnamese, Cambodia, and Burmese. For other languages, any translation and/or interpretation charge shall be borne by the SCBSL MyWay programme customer.

Neither PHS nor SCBSL shall be liable for the payment of such services.

**f. Arrangement of Emergency Medical Evacuation/Repatriation**

PHS will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the SCBSL MyWay programme customer to the nearest PHS hospital, being MEH, MNH, GEH or PEH where appropriate medical care is available. PHS will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

All costs, charges, expenses and fees for the emergency medical evacuation / medical care and repatriation will be borne by SCBSL MyWay programme customer. Neither PHS nor SCBSL shall be liable for the payment of such services or any costs, charges and expenses incurred.

**Rates for Medical Screening ("Package A")**

3. All MyWay programme customers will be able to access discounted medical screening for "**Package A**" provided by Parkway Shenton Pte Ltd ("**PSPL**") at their respective Executive Health Screening Centres at a **SGD 374.50 (including tax and GST)**. For further information on what "Package A" is and the excluded medical services, please refer to **Annex-A**. The Executive Health Screening Centres are as follow:

- Executive Health Screeners (The Arcade)  
11 Collyer Quay  
# 18-01 The Arcade  
Singapore 049317
- Executive Health Screeners (Parkway East Hospital)  
321 Joo Chiat Place  
Level One Parkway East Hospital  
Singapore 427990

- Executive Health Screeners (Paragon)  
290 Orchard Road  
#07-07/08 Paragon  
Singapore 238859
- Executive Health Screeners (Mount Elizabeth Novena Hospital)  
38 Irrawaddy Road  
#02-02 Mount Elizabeth Novena Hospital  
Singapore 329563
- Executive Health Screeners (Gleneagles Hospital)  
6A Napier Road  
#02-36 Gleneagles Hospital  
Singapore 258500

Operating Hours:	Monday – Friday	8.30am - 1.00pm 2.00pm - 4.30pm
	Saturday	8.30am - 12.30pm

#### **Complimentary Voucher for Medical Screening (“Package A”)**

4. A SCBSL MyWay programme customer will also be provided with **one free medical screening voucher for “Package A” per MyWay Account** provided the following conditions are met: -
  - a. The recipient must be a MyWay programme customer at the point of voucher redemption. For joint accounts, only one voucher will be provided regardless of the number of account holders.
  - b. The MyWay Account must be valid, existing and in good standing at all times.
  - c. The MyWay Account must have had **SGD 500,000** in Average daily balances (**ADB**) over 6 consecutive calendar months within the first year from account opening date:
    - i. Average daily balance, or ADB, is the sum of end-of-day account balances of all days in a particular calendar month, divided by the number of days in that month, where “end-of-day account balances” means account balances as of 23:59 hours of each day.
    - ii. To illustrate, if (i) there are 31 days in July 2020, (ii) the end-of-day account balance on each day between 1 July 2020 and 15 July 2020 is S\$0, and (iii) the end-of-day account balance on each day between 16 July 2020 and 31 July 2020 is S\$50,000, the ADB for the account will be:
 
$$((\$0*15)+(\$50,000*16))/31 = \$25,806.45$$
    - iii. Any deposit, withdrawal or otherwise transaction in relation to the account that takes place on the last day of a calendar month, falling on either a Sunday, a public holiday or a bank holiday, will not be taken into consideration for the purposes of the Bank’s computation of ADB.
  - d. The **SGD 500,000** at account opening must be *fresh funds\** into SCBSL, as measured against total deposit balances as of 30 days prior to the MyWay account opening month.
  - e. The recipient of the voucher must redeem the voucher within the dates indicated on the voucher. SCBSL will not issue a replacement voucher once it expires.

*\*fresh funds* in your MyWay Account means funds that do not originate from any existing account with SCBSL or funds that are not withdrawn and re-deposited within 30 days from the MyWay account opening month.

### **General T&Cs for the Parkway Privileges**

5. In order to access these Privileges, each SCBSL MyWay programme customer will need to present and produce their MyWay debit card on request or upon payment, where applicable.  
Specifically, in order to be eligible for the aforesaid rates / medical screening vouchers, the SCBSL MyWay programme customer will need to present and produce his/her MyWay debit card for verification:
  - a. For the “Package A” rates, each SCBSL MyWay programme customer will need to present his/her MyWay debit card when making payment; however, the payment can be made by any credit or debit card issued by SCBSL.
  - b. For SCBSL MyWay programme customers who have a free voucher, they will need to bring their MyWay debit card together with their voucher, and produce and present both the card and voucher together.
6. The MyWay Account must be in good standing at the point of booking and/or utilization of the Privileges. SCBSL reserves the right to debit the cost of the Privileges and/or services rendered by third parties such as PHS, PSPL and/or the Medical Service Provider from the SCBSL MyWay programme customer’s MyWay Account (or any other account(s) with SCBSL). Such amounts debited will be used to pay the relevant service provider’s fees and charges. However, this places no obligation on SCBSL to do so, and the responsibility to pay for such services rendered remains with the SCBSL MyWay programme customer.
7. SCBSL, PHS and PSPL shall not be liable to the SCBSL MyWay programme customer for any claims, costs, expenses, losses or damages suffered by any person as a result of the usage of the aforementioned Privileges and/or services rendered.
8. SCBSL accepts no liability for any of the services provided by PHS, PSPL and/or the relevant service provider or Medical Service Provider under these Privileges. SCBSL assumes no liability or responsibility for the acts, omissions or defaults of PHS, PSPL the relevant service provider, Medical Service Provider or third parties.
9. Privileges mentioned cannot be exchanged for cash or used in conjunction with any other discounts, privileges, promotions and vouchers.
10. If SCBSL subsequently discovers that the MyWay Account is not eligible for the Privileges for whatever reason, or that the MyWay Account is no longer in good standing, SCBSL may at its discretion without liability or having to give any reason (i) forfeit / revoke / discontinue / suspend the use of the Privileges (including any reservations made for the use of the Privileges); or (ii), if the Privilege is already utilized, reclaim it or debit the same or an amount equal to the cost of the Privilege from the SCBSL MyWay programme customer’s MyWay Account (or any other account with SCBSL).
11. SCBSL is not an agent of PHS, PSPL, the relevant service provider, Medical Service Provider or other third parties. Any dispute about the quality or service standard must be resolved directly with PHS, PSPL, the relevant service provider, Medical Service Provider or the relevant third parties. SCBSL will not be responsible for any injury, expenses, claims, loss or damage suffered by the SCBSL MyWay programme customer (or any third party) as a result of the utilization of the Privileges. In the case of a dispute, the decision of PHS, PSPL, the relevant service provider, Medical Service Provider or SCBSL (where applicable) shall be final.
12. Please note that PHS, PSPL, the relevant service provider, Medical Service Provider or third parties may impose conditions for the utilization of the Privileges.

13. SCBSL reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this campaign, including your eligibility for the Privileges. SCBSL's determination of all matters relating to this shall be final and conclusive and no correspondence will be entertained.
14. SCBSL shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of PHS, PSPL the service provider, Medical Service Provider or such other third party which maybe engaged for offering the Privileges.
15. In utilising these services, each SCBSL MyWay programme customer agrees and permits and authorises SCBSL, PHS and PSPL to each disclose, reveal and divulge his / her information and particulars to any person (including, but not limited to, the parties or individuals involved in organising, administering, making the appointments / in-patient reservations, provision of services) as SCBSL, PHS and PSPL deem fit at their discretion for the purposes of the Privileges offered (including any promotional, marketing, publicity purposes in connection thereto).
16. In utilising these services, the SCBSL MyWay programme customer:-
  - a. is deemed to have consented to the collection, use and disclosure of his / her personal data by SCBSL, PHS, PSPL and/or other parties (including, but not limited to, the parties or individuals involved in organising, administering making the appointment / in-patient reservations, provision of services related to the Privileges; and any person as SCBSL deems fit at its discretion) for all purposes incidental to the Privileges (including any promotional, marketing, publicity purposes in connection thereto);
  - b. hereby confirms and represents to SCBSL that with respect to any third party personal data disclosed to SCBSL, PHS and/or PSPL by the SCBSL MyWay programme customer, the SCBSL MyWay programme customer has procured the consent of such individuals to the disclosure, and the collection, use and disclosure of their personal data by SCBSL, PHS and/or PSPL for all purposes and promotions incidental to the Privileges.
17. Failure to comply with these terms and conditions will result in the SCBSL MyWay programme customer not being entitled to the Privileges.
18. SCBSL, PHS and PSPL each reserve the right to vary, amend and delete any of these terms and conditions (including but not limited to the scope or type of Privileges, and the eligibility criteria) at any time, without giving any reason or prior notice and all SCBSL MyWay programme customers shall be bound by these amendments and the revised terms and conditions.
19. Other than PHS and PSPL, a person who is not a party to these Terms and conditions herein has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
20. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and the SCBSL MyWay programme customer agrees to submit to the exclusive jurisdiction of the Courts of Singapore. These terms shall be read in conjunction with all prevailing terms and conditions including but not limited to the Customer Terms and MyWay Savings Account Product Terms.
21. All information is correct at the time of printing or posting online.

**ANNEX-A**

**“Package A”**

**General Health Status**

Medical Consultation

- Detailed Medical History

Clinical Examination

- Examination of Heart, Lungs & Abdomen
- Rectal Examination
- Measurement of Blood Pressure
- Neurological & Musculoskeletal Examination

Body Composition Analysis

- Height & Weight
- Body Mass Index
- Muscle Mass
- Body Fat Measurement

**Eye**

Visual Acuity Test

Colour Vision Test

Tonometry

**Cardiac**

Lipid (Fats) Profile

- Total Cholesterol
- Triglycerides
- HDL Cholesterol
- LDL Cholesterol
- CHO/HDL Ratio

Electrocardiogram (ECG)

**Respiratory**

Chest X-ray

**Gastrointestinal/ Liver**

Full Liver Profile

- Protein, Total
- Albumin
- Globulin
- A/G Ratio
- Bilirubin, Total
- Alkaline Phosphatase
- Aspartate Aminotransferase (AST)
- Alanine Aminotransferase (ALT)
- Gamma-Glutamyltransferase (GGT)

**Kidney**

Full Kidney Profile

- Creatinine
- Urea
- Potassium

- Sodium
- Chloride
- Bicarbonate
- Egfr
- Urine FEME

### **Diabetes**

Glucose

### **Haematological System**

Haemogram

- Haemoglobin
- Red Blood Cell Count
- Packed Cell Volume (HCT)
- Red Cell Indices (MCV, MCH, MCHC)
- Red Cell Distribution Width (RDW)
- Mean Platelet Volume (MPV)
- Platelet Count
- White Blood Cell Count

Differential Count

Sedimentation Rate (ESR)

Peripheral Blood Film

### **Thyroid**

Free Thyroxine (T4)

Thyroid Stimulating Hormone (TSH)

### **Bone/Joint**

Uric Acid

Calcium

Phosphate

### **Optional Add-On**

- Treadmill ECG (**SGD 130.00 before GST**)
- 10% off the following Radiology scans:
  - MRI Stroke Screen
  - MRI Spine (Per Region - Cervical/Thoracic/Lumbar)
- 10% off Laboratory Services (Tumour Markers)
  - Liver (AFP)
  - Prostate (PSA)
  - Ovary (CA 125)
  - Pancreas/Stomach/Colon (CA19-9)
  - Nasopharynx/Nose (EBV Serology)
  - Marker for Heart Disease (HsCRP)



## LIST OF PSPL'S STANDARD EXCLUDED MEDICAL SERVICES

The following conditions and treatments are specifically excluded under PSPL; unless otherwise authorized by SCB and/or PSPL:

1. Treatment which is medically not warranted, including treatment for conditions not generally regarded as medical illnesses;
2. Experimental treatment and procedure under investigation;
3. Treatment which is not generally deemed to be within the expertise of a general practitioner;
4. Treatments for cosmetic & lifestyle indications including acne, erectile dysfunction, pigmentation, hair loss, weight loss/gain, refractive error of the eye and any form of aesthetic surgery;
5. Preventive treatment including vaccination, immunization and general health screenings including yearly routine checks. This also includes the prescription of vitamins, mineral and nutritional supplements in the absence of specific deficiencies;
6. Orthopedic aids and appliances such as splints, insoles, hot packs, prostheses, guards and braces.
7. Treatment and investigation relating to HIV, organ transplant related indications, sexually transmitted diseases, intentionally self-inflicted injury or illness and treatment arising directly and indirectly from abuse of drugs or alcohol;
8. Physiotherapy, occupational and speech therapy, acupuncture, chiropractic therapy, dialysis and other traditional medical treatments that are not part of mainstream medicine;
9. All dental treatments and implants;
10. Treatment arising directly and indirectly from abuse of drugs or alcohol;
11. Treatment for anxiety, sleep disorder and psychiatric other than minor stress, anxiety, depression and addiction to controlled drugs;
12. Treatment and investigations arising from pregnancy, miscarriage, childbirth, subfertility and infertility, abortion, contraception, impotence and menopause;
13. Treatment for congenital abnormalities, including physical defects present from birth;
14. Out of office consultation and House Calls (unless otherwise approved by SCB);
15. Industrial accidents (unless otherwise approved by SCB);
16. Sales & rental of disposables such as lancets, syringes, nebulizers, home oxygen therapy, glucometers, blood pressure monitor or any other medical, tele-medicine or rehab equipment e.g. Wheelchairs.

*\* This list is subject to revision from time*