

## Standard Chartered Bank Online Unit Trust New Account Promotion Terms and Conditions (“Campaign T&Cs”)

1. This Standard Chartered Bank Online Unit Trust New Account Promotion (“**Campaign**”) is available from 15 August 2019 to 31 October 2019, both dates inclusive (“**Campaign Period**”). By participating in this Campaign, you agree to be bound by these Campaign T&Cs.

### Eligibility

2. This Campaign is open to new customers of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who fulfil the Bank’s conditions to subscribe to Unit Trusts (“**UTs**”) on the Bank’s Online Unit Trust Platform, which include but are not limited to passing the Customer Knowledge Assessment (each an “**Eligible Customer**” and collectively, “**Eligible Customers**”).
3. Employees of the Bank and Standard Chartered Bank, Singapore Branch are not eligible for this Campaign.
4. This Campaign is not valid with any other promotions / incentives, unless otherwise expressly stated.

### Campaign

5. Eligible Customers who meet the following qualifying criteria will receive the rebates on sales charges, as set out below:

Qualifying Criteria	Promotion
<p>To qualify for the promotion set out herein, Eligible Customers will have to:</p> <p>i) successfully open both an eSaver account and an Online Unit Trust account with the Bank via the online process, during the Campaign Period;</p> <p>ii) maintain a total minimum balance of S\$10,000 (or foreign currency equivalent) in either or both of the abovementioned accounts based on month-end balances as of 31 October 2019; and</p> <p>iii) perform the Qualifying Transactions via the Online Unit Trust platform.</p>	<p>Eligible Customers will be entitled to 100% rebate on sales charges for the first S\$100,000 in subscription transactions performed during the Campaign Period (collectively, the “<b>Qualifying Transactions</b>”). The promotion is applicable to all UTs available on the Online Unit Trust Platform.</p> <p>The Eligible Customer will first be charged the standard sales charges for each Qualifying Transaction, which will be debited from the relevant investment account, and the Bank will subsequently reimburse the fee rebate into the eSaver account (“<b>Rebate</b>”).</p>

Regardless of when the Qualifying Transactions were made during the Campaign Period, the reimbursement of the Rebates will be made by 30 November 2019. The Rebates will

be credited in the same currency that the Eligible Customer made the investment for each Qualifying Transaction.

## **General Terms**

6. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Campaign, including eligibility. The Bank's determination in all matters relating to this Campaign shall be final and conclusive and no correspondence will be entertained.
7. The Bank reserves the right to do any of the following without prior notice or reason:
  - (a) terminate, withdraw, shorten or extend this Campaign at the Bank's sole discretion, with or without prior notice or reason; and/or
  - (b) vary, modify, add or delete any of these Campaign T&Cs. You understand and agree to be bound by any such variation.

Please visit our branches or our website at <https://av.sc.com/sg/content/docs/sg-ntb-omf.pdf> for the latest terms and conditions applicable to this Campaign.

8. In the event of any inconsistency between these Campaign T&Cs and any brochures, marketing or promotional materials relating to this Campaign, these Campaign T&Cs shall prevail to the extent of such inconsistency.
9. Please read these Campaign T&Cs in conjunction with our prevailing terms and conditions which include the Customer Terms, Current/Cheque/Savings Account, Online Unit Trust Platform Terms and Investment Product Terms (collectively "**Other Terms**"). In the event of any inconsistency between these Campaign T&Cs and the Other Terms, these Campaign T&Cs prevail only to the extent of such inconsistency. Please refer to the Bank's Pricing Guide at [av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf](https://av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf) for any applicable fees and charges, or visit [sc.com/sg/esaver](https://sc.com/sg/esaver) for more information on e\$aver.
10. A person who is not a party to these Campaign T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Campaign T&Cs.
11. These Campaign 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.
12. All information is correct at time of print.

## **IMPORTANT DISCLAIMERS:**

This document is being distributed for general information only and it 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. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this investment is suitable for you.

You are fully responsible for your investment decision, including whether the Online Unit Trust Platform 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.