

Standard Chartered Bank SC Online Trading New Account Promotion Terms and Conditions (“Promotion T&Cs”)

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

Eligibility

2. This Promotion is open to new customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who do not have (i) an existing account on the Bank’s online trading platform (“**SC Online Trading**”) nor (ii) an eSaver account, and subsequently signs up via the online process for both (i) an account on SC Online Trading; and (ii) an eSaver account, during the Promotion Period (each an “**Eligible Customer**” and collectively, “**Eligible Customers**”). This Promotion is only applicable for trades executed via SC Online Trading. Employees of the Bank and Standard Chartered Bank, Singapore Branch are not eligible for this Promotion.
3. This Promotion is not concurrently valid with other Standard Chartered Bank SC Online Trading promotions.

Promotion

4. To qualify for this Promotion, Eligible Customers must meet the following qualifying criteria to receive the fee rebates, as set out below:

Qualifying Criteria	Promotion
<p>To participate in this Promotion, Eligible Customers will have to:</p> <ul style="list-style-type: none"> i) successfully open both the eSaver and SC Online Trading accounts online during the Promotion Period; ii) maintain a total minimum balance of S\$10,000 (or its foreign currency equivalent) in either or both of the above mentioned accounts based on month-end balances as of 31 October 2019; and iii) perform transactions via SC Online Trading. 	<p>Eligible Customers will be entitled to 100% brokerage fee rebates for the first S\$100,000 transaction value (buy or sell transactions) performed during the Promotion Period (“Qualifying Transactions”).</p> <p>The Eligible Customer will first be charged the standard full brokerage fee for each Qualifying Transaction, which will be debited from their SC Online Trading account, and will then subsequently receive the fee rebate (“Rebate”).</p>

Note: An Eligible Customer remains liable for the payment of any transfer-out fee, and any transactional fee payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on such Eligible Customer by law.

5. Regardless of when the Qualifying Transactions were made during the Promotion Period, the reimbursement for the Rebate will be made by 30 November 2019. The Rebate will be credited in the same currency that the Eligible Customer traded in 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 Promotion, including eligibility. The Bank's determination of all matters relating to this Promotion 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 Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or

(b) vary, modify, add or delete any of these Promotion T&Cs. You understand and agree to be bound by any such variation.

Please visit our branches or our website at sc.com/sg/sgoe1908 for the latest Promotion T&Cs.

8. 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.
9. 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 these Promotion T&Cs.
10. 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. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions, including the Standard Chartered Online Trading Terms, the Customer Terms and the Investment Product Terms. Please also refer to the Bank's Pricing Guide at av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf for any applicable fees and charges, or visit sc.com/sg/esaver for more information on e\$aver.
11. 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 SC Online Trading 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.