



### Standard Chartered Bank 'Invest and be Rewarded' Priority Banking New-to-Bank Q2 2021 Promotion Terms and Conditions ("Promotion T&Cs")

1. This Standard Chartered Bank 'Invest and be Rewarded' Priority Banking New-to-Bank Q2 2021 Promotion ("**Promotion**") is available for New-to-Bank Customers from 1 April 2021 to 30 June 2021, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you agree to be bound by these Promotion T&Cs. Terms referenced are defined in Clause 25 below.
2. The Promotion is only open to New-to-Bank Customers of Standard Chartered Bank (Singapore) Limited ("Bank") who:
  - (a) open a S\$ current or cheque or savings account with the Bank during the Promotion Period;
  - (b) within three (3) calendar months from the month of opening the above account:
    - (i) place a minimum amount of S\$200,000 or S\$1.5 million or its equivalent in foreign currency of Fresh Funds with the Bank to establish a new Priority Banking or Priority Private Banking relationship respectively;
    - (ii) successfully establish such Priority Banking or Priority Private relationship with the Bank as a primary account holder;
  - (c) are at least 21 years as at the date of becoming a New-to-Bank customer;
  - (d) are not employees of the Bank and Standard Chartered Bank, Singapore Branch;
 (hereafter, an "**Eligible Customer**").
3. Once an Eligible Customer has entered into a Qualified Transaction as defined in Clause 4 below, the Eligible Customer may apply for the Gift via the Bank's online registration form, accessible at <https://www.sc.com/sg/priority/ntb/apply/> between 20 April 2021 and 30 September 2021, both dates inclusive.
4. An Eligible Customer, who meets all requirements set out in Clause 2 above and invested in Qualifying Transactions as stated below will be entitled to receive a gift of either KrisFlyer miles ("**KrisFlyer Miles**") or Cash voucher valid for use at Capella Hotel, Singapore ("**Capella**") ("**Capella Voucher**") (collectively "**Gift**") as follows:

'Invest and be Rewarded' Qualifying Transaction*	Choice of Gift	
	KrisFlyer Miles	Capella Voucher
For every S\$100,000 (or equivalent in foreign currencies) purchased in Eligible Investment Products offered by the Bank in a single day, see Clause 5	20,000 KrisFlyer miles (subject to a cap of 300,000 KrisFlyer miles per Qualifying Transaction)	S\$400 Capella Vouchers (subject to a cap of S\$6,000 Capella Vouchers per Qualifying Transaction)

*\*The Qualifying Transaction must take place within three (3) calendar months from the month of opening the account. For example, the customer opens an account with the Bank on 30 June 2021, the Qualifying Transaction must take place before 30 September 2021.*



5. An Eligible Customer must select one category of the Eligible Investment Product offered by the Bank to qualify for the S\$100,000 transaction amount, such investment cannot be a combination of the different categories of Eligible Investment Products to qualify. The Gift awarded is accord based on Qualifying Transaction amount rounded down to the nearest S\$100,000. For foreign currency denominated Eligible Investment Product, the transaction amount for the Gift entitlement will be calculated based on the prevailing exchange rate on the transaction date determined by the Bank.
- (a) **“Eligible Investment Product”** means investment in any one of the categories of “Eligible Unit Trust” or “Eligible Bonds” or “Eligible Structured Products”.
  - (b) **“Eligible Unit Trust”** means successful subscription of unit trust issued and/or distributed by the Bank, which carry a minimum sales charge of 1.50% and excludes:
    - (i) investments placed through the Bank’s Online Trading platform or Online Unit Trust Platform;
    - (ii) exchange traded funds;
    - (iii) investments made through the Central Provident Fund Investment Scheme/Supplementary Retirement Scheme;
    - (iv) investments placed via regular savings plans; and
    - (v) switching transactions.
  - (c) **“Eligible Bonds”** means successful subscription of bonds issued and/or distributed by the Bank.
  - (d) **“Eligible Structured Products”** means successful subscription of structured notes issued and/or distributed by the Bank and excludes Premium Currency Investments. and Commodity Linked Structured Investment.

*Illustration A:*

*Eligible Customer opens a S\$ current account on 19 April 2021 and signs up for Priority Banking on 20 May 2021. Purchases S\$150,000 worth of Eligible Unit Trust on 31 May and S\$250,000 worth of Eligible Bonds on 3 June 2021. Under this Promotion, Eligible Customer will receive 20,000 + 40,000 = 60,000 of KrisFlyer Miles or S\$400 + S\$800 = S\$1,200 of Capella Vouchers.*

*Illustration B:*

*Eligible Customer opens a S\$ current account on 30 June 2021 and signs up for Priority Banking on 7 July 2021. Purchases S\$50,000 worth of Eligible Structured Product A and S\$50,000 worth of Eligible Structured Product B on 22 July 2021. Under this Promotion, Eligible Customer will receive 20,000 KrisFlyer Miles or S\$400 Capella Vouchers for the transactions.*

6. Where KrisFlyer Miles is selected, the Eligible Customer must:
  - (a) have an existing KrisFlyer account with Singapore Airlines Limited, or otherwise register for a new KrisFlyer account with Singapore Airlines Limited; and
  - (b) provide your KrisFlyer account information to the Bank via the said online registration form.
7. For joint accounts, only the account holder nominated as the main account holder shall be awarded the KrisFlyer Miles or Capella Vouchers.
8. In the event that the Eligible Customer cancels or withdraws the Qualifying Transaction, the Bank reserves the right to debit a value equivalent to the Gift awarded to the Eligible Customer pursuant to this Promotion (or such other amount as the Bank deems fit) from any of his account(s) held with the Bank without prior notice.



9. The maximum number of KrisFlyer Miles awarded under this Promotion per Eligible Customer is capped at 300,000 KrisFlyer Miles, The maximum Capella Voucher the Eligible Customer can receive is capped at S\$6,000.
10. Please note that unless otherwise stated, this Promotion is not valid with any other Bank offers, discounts, rebates, vouchers, privileges or promotions. This Promotion is valid in conjunction with the following:-
  - (a) Priority Banking & Priority Private Q2 2021 Sign-Up Promotion; and
  - (b) Insure & Be Rewarded Priority Banking New-to-Bank Q2 2021 Promotion.

### Award of Gift

11. The Gift will be awarded by the Bank within six (6) calendar months from the month the Eligible Customer first opened the account referred to in Clause 2(a) above (do note that this is subject to processing and/or delivery time before your receipt of the Gift).

Further:-

- (a) where the Eligible Customer selected to receive KrisFlyer Miles pursuant to Clause 4, the awarded KrisFlyer Miles will be credited directly into the KrisFlyer account provided to the Bank pursuant to Clause 6; and
  - (b) where the Eligible Customer selected to receive the Capella Voucher pursuant to Clause 4, the awarded Capella Voucher will be mailed to the Eligible Customer's mailing address on our records.
12. In the event that an Eligible Customer ceases to maintain a S\$ current or cheque or savings account with the Bank, or the account(s) tagged to the Priority Banking or Priority Private relationship (as the case may be) are no longer valid and in good standing, prior to receiving the Gift, the Eligible Customer will be disqualified from this Promotion and deemed to have forfeited the Gift without notice to the Eligible Customer.
  13. The Bank reserves the right to:
    - (a) decline to award the Gift, cancel crediting of the Gift (as applicable), or otherwise deem the Gift as forfeited (without notice to the Eligible Customer) under this Promotion, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been met, including but not limited to the following:-
      - (i) where the Eligible Customer has acted fraudulently or dishonestly;
      - (ii) where the Eligible Customer has conducted himself/herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; 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 the Bank's Customer Terms and elsewhere in our banking agreement.

You further agree that, under any of the circumstances stated above, the Bank is not obliged to substitute the Gift with a gift of lower value.

14. For the avoidance of doubt, in the event that the Bank deems any Gift already awarded and received by the Eligible Customer as forfeited, the Bank reserves the right to deduct from any of the Eligible Customer's account(s) with the Bank the market value of such Gift awarded and received, as reasonably determined by the Bank in its sole and absolute discretion.



15. The Gift awarded under this Promotion is not exchangeable for cash or any other items and is non-transferable and non-assignable.
16. The Gift is provided by third party entities and the Bank is not obliged to assist or act on your behalf. The Eligible Customer shall liaise with the relevant third party directly. The Bank is not obliged to assist or act on your behalf in communicating with the relevant third party supplying the Gift for any reason. You accept the Gift on a “as is where is” basis and subject to the prevailing terms and conditions of the relevant third party supplying the Gift.

### **KrisFlyer Miles**

For Eligible Customers who have selected to receive KrisFlyer Miles as the Gift pursuant to Clause 4, please refer to Clauses 17 to 21:

17. KrisFlyer miles awarded under this Promotion are not exchangeable for cash or any other items and are non-transferable and non-assignable.
18. You agree that you are solely responsible for the completeness and accuracy of any information submitted to the Bank via the online registration form referred to in Clause 2(d)(ii). In the event that you had provided any false, incorrect or incomplete information, the Bank may cancel, reverse, debit or forfeit any KrisFlyer Miles awarded to you, or otherwise suspend the crediting of KrisFlyer miles, with or without prior notification. You agree and acknowledge that no payment or compensation whether in cash, credit or kind shall be made by the Bank in consequence of the above.
19. By participating in this Promotion, you consent to the Bank's collection, use and disclosure of your personal data and/or information provided to Singapore Airlines Limited and any relevant third party for the purposes of awarding KrisFlyer Miles under the Promotion, organising and promoting the Promotion, or otherwise for purposes relating to the Promotion; and you further acknowledge that your personal data and/or information (i) will also be processed in line with the Bank's privacy statement available at [sc.com/sg/privacy](https://www.sc.com/sg/privacy); and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to you from time to time.
20. Terms and conditions of Singapore Airlines Limited's KrisFlyer Programme apply in relation to your redemption and/or use of KrisFlyer Miles. For details, please visit [https://www.singaporeair.com/en\\_UK/ppsclub\\_krisflyer/termsconditions-kf/](https://www.singaporeair.com/en_UK/ppsclub_krisflyer/termsconditions-kf/). The Bank is not obliged to notify you of any changes or latest announcements of Singapore Airlines Limited's KrisFlyer Programme.
21. For the avoidance of doubt, the Bank is not an agent of Singapore Airlines Limited, the merchant administering or otherwise crediting the KrisFlyer miles under the KrisFlyer Programme. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the KrisFlyer Miles and assume no liability or responsibility for the acts or omissions of Singapore Airlines Limited, its employees, agents and/or officers or any non-performance or defects whatsoever, whether arising from the services provided by Singapore Airlines Limited or otherwise. Any dispute about the quality, value, condition or performance of the services received from Singapore Airlines Limited is to be resolved directly between you and Singapore Airlines Limited. The Bank is not obliged to assist or act on your behalf in communicating with Singapore Airlines Limited for any reason. You accept the KrisFlyer Miles as it is and subject to any terms and conditions Singapore Airlines Limited may impose.

### **Capella Voucher**



For Eligible Customers who have selected to receive the Capella Voucher as the Gift pursuant to Clause 4, please refer to Clauses 22 to 24:

22. Further to Clause 16, the Capella Voucher must be redeemed during the stated redemption period, and the Bank will not extend the validity of or refund the value of any unused Capella Voucher for any reasons whatsoever.
23. Only the original Capella Voucher received from the Bank can be presented for redemption. Printscreens of, and where altered or tampered with or as becomes unreadable, Capella Voucher will not be accepted for redemption.
24. For the avoidance of doubt, the Bank is not an agent of Capella Hotel, Singapore. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Capella Voucher and assume no liability or responsibility for the acts or omissions of Capella Hotel, Singapore, their employees, agents and/or officers or any non-performance or defects whatsoever, whether arising from the services provided by Capella Hotel, Singapore or otherwise. Any dispute about the quality, value, condition or performance of the services received from Capella Hotel, Singapore is to be resolved directly between you and Capella Hotel, Singapore. The Bank is not obliged to assist or act on your behalf in communicating with Capella Hotel, Singapore for any reason. You accept the Capella Voucher as it is and subject to any terms and conditions Capella Hotel, Singapore may impose.

### General

25. For the purpose of the Promotion the following words refer to :
  - (a) **“New-to-Bank Customer”** refers to an individual who opens at least one current/cheque account(s), and/or savings account(s) and/or time deposit(s) (**“Deposits Relationship”**) as the primary holder, with the Bank during the Promotion Period but does not include an individual who maintains or had maintained a Deposits Relationship as the primary holder with the Bank within the past twelve (12) months from the date of commencement of the Promotion Period.
  - (b) **“Fresh Funds”** means funds that do not originate from any existing account with the Bank in terms of Eligible Deposits and/or Eligible Investments available with or through the Bank (as the case may be);
 

**“Eligible Deposits”** refers to current/cheque account(s) and/or savings account(s) with the Bank but **does NOT include time deposits and amounts over which security has been placed (in favour of the Bank)** and have not been withdrawn and re-deposited within the last 30 days.

**“Eligible Investments”** refers to investments product(s) available with or through the Bank, that have not been transferred-out and transferred-in (where applicable) within the last 30 days and do NOT include:

    - (i) insurance policies;
    - (ii) foreign currency exchange transactions; and
    - (iii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
  - (c) **“valid and in good standing”** means, in relation to the savings/cheque/current account under this Promotion:
    - (i) the account must not be suspended, cancelled, terminated or closed for any reason;
    - (ii) the account is not delinquent or unsatisfactorily conducted for any reason; and
    - (iii) you have not breached any term of our banking agreement.
26. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including without limitation, your eligibility for the Gift and/or the



Promotion and/or the amount/stored value of the Gift that you are entitled to receive. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

The Bank reserves the right to do any of the following without prior notice:-

- (i) replace award of the Gift with another item of similar or equivalent value;
- (ii) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason;
- (iii) vary, modify, add or delete any of the terms of the Promotion.

You understand and agree to be bound by any such variation.

27. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
28. Please read these Promotion T&Cs together with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, and Investment Products Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.
29. 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.
30. The 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.
31. All information is correct at time of print.

### **IMPORTANT DISCLAIMERS:**

#### **Investment Products**

This document 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.

Investment products are not deposits and each of the investment products mentioned does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012, Rev. Ed. 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

Standard Chartered Bank (Singapore) Limited  
 Marina Bay Financial Centre (Tower 1)  
 8 Marina Boulevard, Level 00, Singapore 018981