

## Standard Chartered Bank Online Trading 0.15% Brokerage Fees 2020 Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank Online Trading 0.15% Brokerage Fees 2020 Promotion (“**Promotion Promotion**”) is available from 8 January 2020 to 30 September 2020, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

### Eligibility

2. The Promotion is open to clients of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who:
  - a) are Priority Private clients. To be a Priority Private client, the customer needs to top up and maintain his/her account balances with the Bank to at least S\$1.5 million. The membership and eligibility for the Priority Private programme shall be reviewed annually in December. If, at the time of review, the client has maintained a minimum of S\$1.5 million in assets under management for the preceding 12 months, his/her membership shall be renewed for a period of another 12 months, starting in January. Please visit [sc.com/sg/priority/priority-private-final-tncs.pdf](http://sc.com/sg/priority/priority-private-final-tncs.pdf) for the full terms and conditions and details;
  - b) have successfully declared Accredited Investor status with the Bank. To successfully declare to the Bank as an Accredited Investor, an individual must have an annual income in the preceding 12 months of not less than S\$300,000 (or its equivalent in foreign currency), have net personal assets exceeding S\$2 million (or its equivalent in foreign currency), or have financial assets (net of any related liabilities) exceeding S\$1 million (or its equivalent in foreign currency); and
  - c) have an existing Online Trading account with the Bank anytime during the Promotion Period,(each an “**Eligible Customer**” and collectively, “**Eligible Customers**”).
3. Employees of the Bank and Standard Chartered Bank, Singapore Branch will not be eligible for this Promotion.

4. The Promotion pricing will be accorded to an Eligible Customer as follows:

Eligible Customers who fulfil the eligibility criteria set out in paragraphs 2 and 3 during the Promotion Period shall be entitled to trade online with the 0.15% brokerage fees rate with effect from the last day of the calendar month immediately following their fulfilment of the eligibility criteria, until 31 December 2020. For example, Eligible Customers who fulfil the eligibility criteria set out in paragraphs 2 and 3 by 31 January 2020 shall be entitled to trade online with the 0.15% brokerage fees rate with effect from 29 February 2020 until 31 December 2020. Similarly, Eligible Customers who fulfil the eligibility criteria set out in paragraphs 2 and 3 by 30 June 2020 shall also be entitled to trade online with 0.15% brokerage fees rate with effect from 31 July 2020 until 31 December 2020.

## General Terms

5. 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.
6. 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 <https://av.sc.com/sg/content/docs/sg-ppai-sgoe-tnc.pdf> for the latest Promotion T&Cs.

7. 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.
8. 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.
9. 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.
10. 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. For clarity, this is not a deposit and does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012 Rev. Ed, Cap 77B.