

Standard Chartered Priority Private Programme Terms & Conditions

A. Eligibility and Validity for Priority Private Programme (“Programme”)

1. The Programme is open to Priority Banking customers of Standard Chartered Bank (Singapore) Limited (hereinafter referred to as “Bank”) who are primary account holders and who top up and maintain their account balances to at least SGD 1.5 million (or its equivalent in another currency) in deposits and/or investments (“Priority Private Clients”).
2. The renewal of membership for the Programme will be reviewed on a yearly frequency as per the schedule below:

Minimum Assets under Management (AUM) of SGD 1.5 million to be maintained during (“Qualifying Period”):	Membership Period
December to November	Next January to December after the Qualifying Period

To illustrate: If a Priority Banking customer maintains SGD 1.5 million in average AUM during the Qualifying Period 01 December 2018 to 30 November 2019, then he/she will be eligible to become a Priority Private Client for the Membership Period 01 January 2020 to 31 December 2020.

However, if this same Client does not maintain the average AUM of SGD 1.5 million during the next Qualifying Period i.e. 01 December 2019 to 30 November 2020 then his/her membership will not be renewed for the next Membership Period i.e. 01 January 2021 to 31 December 2021.

B. Benefits

1. These terms and conditions apply to the following benefits (“Services”):
 - (a) Complimentary Airport Limousine Service; and
 - (b) Concierge Services.
2. All the benefits, offers and Services outlined below are only available to Priority Private Clients for each Membership Period. The Priority Private Client must also hold an active Priority Banking Visa Infinite Credit Card issued by the Bank, at all times, in order to enjoy the Complimentary Airport Limousine Service in section C and Concierge Services in section D. For the Complimentary Airport Limousine Service, the date of the ride must be on or before the last day of the current Membership Period.
3. The benefits, offers and Services below will involve the Bank introducing Priority Private Clients to the Bank’s third party business alliance vendor and/or the third party vendor’s subcontractors (collectively, the “Third Party Vendor(s)”) for them to provide the services under this Programme to the Priority Private Client.
4. If a Priority Private Client requests the Third Party Vendor for any out-of-scope services (i.e. additional services over and above the scope of Services listed below), the Third Party Vendor will charge a fee directly to the Priority Private Client.

5. All information is correct at the time of printing or posting online.

C. Complimentary Airport Limousine Service

1. Subject to fulfilling the conditions outlined in section (B) above, each Priority Private Client will be entitled to **eight (8) one-way** complimentary airport limousine transfers (“Complimentary Rides”) between an agreed location in Singapore and Changi Airport during each Membership Period. The Complimentary Rides will expire at the end of each Membership Period, and any unused Complimentary Rides will be deemed utilized.
2. Priority Private Clients need to travel within Singapore and to and/or from Singapore Changi Airport to redeem this service.
3. The Airport Limousine Service is subject to availability of the Third Party Vendor and its fleet of chauffeurs and limousines.
4. The Priority Private Client shall book the Complimentary Ride by calling the Airport Limousine Service hotline at **+65 6334 2002** at least twenty-four (24) hours prior to the agreed pick-up time. Any attempted bookings within less than twenty-four (24) hours prior to the agreed pick-up time will be serviced on a best effort basis, subject to availability.
5. Any cancellation or change in itinerary, travel date(s) and/or travel time should be made at least 12 hours prior to the scheduled service by calling the Airport Limousine Service Hotline. A Complimentary Ride will be deemed utilised for any late cancellations (with less than 12-hour notice).
6. Notwithstanding when the amendments or changes are made, any amendments to the booking will be serviced based on a best effort basis and there is no guarantee that the booking will be amended.
7. There may be surcharges which the Priority Private Client will be liable for. The below surcharges are applicable and payable by the Priority Private Client to the limousine chauffeur directly. All charges stated below are inclusive of GST:
 - (a) A surcharge of S\$10 is applicable for an extra stop and the extra stop location must be communicated to concierge at the point of booking. This is limited to 1 extra stop per Complimentary Ride. Such an extra stop should fall within a detour distance of not more than 2 km from the pick up or drop off point. In the event of a dispute, the distance calculation provided by the Third Party Vendor and/or the limousine chauffeur is final. 3
 - (b) A maximum waiting time at the agreed location of (i) 45 minutes for Complimentary Rides for pick-ups at Changi Airport (i.e. for flight arrivals into Changi Airport) and (ii) 15 minutes for Complimentary Rides for pick-ups at your specified location (i.e. for flight departures from Changi Airport), starting from the agreed limousine pickup time shall apply for each service. Thereafter, the limousine chauffeur will attempt to contact the Priority Private Client via the contact number that is provided at point of booking. If the chauffeur is able to contact the Priority Private Client and is required to wait further, an excess waiting time surcharge of S\$13 is payable for every 15 minutes block.
8. The limousine model is pre-determined. For all confirmed Complimentary Ride bookings, a Mercedes E-class or equivalent premium vehicle will be provided. Each limousine service can

accommodate up to 4 passengers with a total of (i) 1 large check-in and 2 carry-on luggage bags OR (ii) 2 medium size check-in and 2 carry-on luggage bags, provided that all parties and luggage bags can be accommodated in 1 limousine. If a larger vehicle is needed, the request for a larger vehicle needs to be made at the time of booking, subject to availability. Travelling companions and luggage must be kept to the recommended capacity of the vehicle.

9. As mentioned above, a maximum waiting time at the agreed location of (i) 45 minutes for Complimentary Rides for pick-ups at Changi Airport (i.e. for flight arrivals into Changi Airport) and (ii) 15 minutes for Complimentary Rides for pick-ups at your specified location (i.e. for flight departures from Changi Airport), starting from the agreed limousine pick-up time shall apply for each service. Thereafter, the chauffeur will attempt to contact the Priority Private Client via the contact number that is provided at point of booking. If the chauffeur is unable to contact the Priority Private Client, the booking will be regarded as a “no-show” and the Complimentary Ride will be deemed utilized. The Bank reserves the right to charge the Priority Private Client the full price of the limousine service of up to S\$80 (exclusive of GST) for “No shows”.
10. Neither the Bank nor the Third Party Vendor and/or the Third Party Vendor’s subcontractors will be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause the Priority Private Client to arrive late and/or miss their flight. Priority Private Clients are encouraged to book their airport limousine pick up time at least three hours before the flight departure time to ensure sufficient time to reach the airport.
11. Should the Priority Private Client provide the Third Party Vendor with wrong information (e.g. wrong pick up time or address), neither the Bank nor the Third Party Vendor will be responsible for any errors or late pickups or cancelled Complimentary Rides. In the event of a cancelled Complimentary Ride, the Complimentary Ride utilisation will be deemed utilised.
12. 12. In the event of any unutilised Complimentary Rides, the unused Complimentary Rides are not exchangeable for any other gifts or cash value.

D. Concierge Services

1. Priority Private Concierge Services (“Concierge Services”) are available to Priority Private Clients during each Membership Period only, subject to fulfilment of the conditions outlined in section (B) above. They include:
 - (a) Dining Concierge Service; and
 - (b) Travel Concierge Service;
2. The Concierge Services are provided by a Third Party Vendor engaged by the Bank.
3. To avail the Concierge Services, the Priority Private Client must call the Priority Private Concierge hotline at **+65 6334 2002**.
4. All expenses, costs and charges for any of the services, goods, appointments or reservations made with, or purchased from the respective merchants pursuant to the Concierge Services shall be borne fully by the Priority Private Client. Neither the Bank nor the Third Party Vendor engaged to provide the Concierge Services shall have any liability in that regard.

5. The **Dining Concierge Services** entail the following services to be provided by the Third Party Vendor on a best efforts basis upon request:
 - (a) **Dining Referral and Reservation Assistance**: The Third Party Vendor will provide the name, address and telephone number of restaurants in major cities, and make the reservations.
 - (b) **Private Dining Assistance**: The Third Party Vendor will provide referrals to caterers based on the type of cuisine as specified by the Priority Private Client, with relevant recommendations and make the reservations based on the caterer as well as the food menu selected by the Priority Private Client.
 - (c) **Food Tours Referral and Assistance**: The Third Party Vendor will provide referrals to the relevant packages from event companies who organize food tours and make the reservations. The above services are purely on arrangement basis only. The Bank and its Third Party Vendor providing the Concierge Services shall not be responsible for any third party expenses incurred which shall be the responsibility of the Priority Private Client.

6. The **Travel Concierge Services** entail the following assistance services to be provided by the Bank's Third Party Vendor on best effort basis upon request:
 - (a) **Hotel Referral and Reservation Assistance**: The Third Party Vendor will provide quotations on hotels and holiday resorts in major cities, and make the reservations.
 - (b) **Flight Information and Ticketing Assistance**: The Third Party Vendor will provide air ticket quotations in major cities as well as flight times, and make the flight reservations.
 - (c) **Luxury Car Rental and Limousine Referral and Reservation Assistance**: The Third Party Vendor will provide the name, address and telephone number of luxury car/bike rental and limousine companies in major cities, and make the reservations.
 - (d) **Currency Rates and Conversions**: The Third Party Vendor will provide indicative exchange and conversion rates.
 - (e) **Airport Limousine Transfer Service***: The Third Party Vendor will arrange for fee paying limousine transportation to and/or from the airport.
 - (f) **Airport Meet and Assist Service**: The Third Party Vendor will assist the Priority Private Client arriving at or departing from the airport with luggage clearance and immigration clearance.
 - (g) **Airport Lounge Access Service**: Subject to availability, the Third Party Vendor will arrange for the Priority Private Client to access selected airport lounges.
 - (h) **Overseas Language/Translation Support**: The Third Party Vendor will provide telephonic translation services (if the language is available) and emergency support.
 - (i) **Sightseeing and Destination Recommendations**: The Third Party Vendor will provide the name, address and telephone number of travel agencies at the Priority Private Client's travel destination, recommend relevant travel packages from these travel agencies, and make the reservations.

- (j) Luxury Yacht/Cruise Information and Reservations: The Third Party Vendor will provide the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities as well as departure/arrival times, and make the reservations.
- (k) Train or Rail Information and Ticketing: The Third Party Vendor will provide train/rail schedules in major cities, and make the reservations.

The above services are purely on arrangement basis only. The Bank and its Third Party Vendor providing the Concierge Services shall not be responsible for any third party expenses incurred which shall be the responsibility of the Priority Private Client. In addition, neither the Bank nor the Third Party Vendor shall be responsible for the quality or standard of services provided by the vendor/service provider engaged by the Priority Private Client.

* Note: this is for a fee paying service and is different from the Complimentary Rides listed at Section (C) above.

E. Common terms & conditions for Services

1. In order to provide the Priority Private Client the Services under this Programme, each Priority Private Client acknowledges that it is necessary for the Bank to provide certain fields of personal data relating to the Priority Private Client to the Third Party Vendor. Each Priority Private Client agrees and consents to the Bank doing so. In the event the Priority Private Client wishes not to share the data for this Programme, the Bank and Third Party Vendor and the Third Party Vendor's subcontractors will not be able to provide the necessary services.
2. Please note that calls made for availing Services may be recorded by the Third Party Vendor and/or the Third Party Vendor's subcontractors.
3. Please note that when the Priority Private Client calls the hotline to avail the Services, the Third Party Vendor's representative may ask a series of questions for verification. If the Priority Private Client fails the verification, he/she will not be able to avail the services.
4. Whilst the Bank will exercise reasonable care in engaging a Third Party Vendor, the Bank does not warrant the quality of any Third Party Vendor and the goods and services they provide, and the Bank will not be liable for any acts or omissions of the Third Party Vendor.
5. The Bank shall procure its Third Party Vendor to provide the services listed above on a best efforts basis and there is no guarantee that the Third Party Vendor will be able to meet all requests. In the event of any disputes, the decision of the Bank, the Third Party Vendor, the respective merchants and service providers shall be final.
6. A Priority Private Client must make his/her own final selection and determination on who to appoint to provide any of the underlying services (where applicable) and/or which merchant to use, even though the arrangements may be facilitated by the Third Party Vendor.
7. The Bank is not liable for any acts or omissions of the Third Party Vendor and/or the Third Party Vendor's subcontractors, including but not limited to any negligent acts of the Third Party Vendor and/or the Third Party Vendor's subcontractors. In addition, the Bank is not liable for any of the vendors or service providers engaged by a Priority Private Client pursuant to the Services. In utilising the Services, the Priority Private Client agrees that he/she does so at his/her own risk. The Priority Private Client acknowledges that the Services (and any underlying goods or services

procured pursuant to the Services) are managed by a third party and the Bank makes no warranty or representation on the quality or fitness for purpose of the goods and services of such a third party. The Bank will not be liable for any loss, injury, claim or damage suffered or incurred arising from or in connection with the use of the Services.

8. In the event the Priority Private Client engages any third party service provider or vendors which are arranged by the Third Party Vendor, the Priority Private Client shall be solely responsible for all fees and charges of such a third party service provider or vendor.
9. The Bank is not an agent of the Third Party Vendor and/or the Third Party Vendor's subcontractors and vice versa.
10. The Bank makes no warranty or representation as to the quality of the service, and assumes no liability or responsibility for the fault, negligence, acts or omissions of the Third Party Vendor or its subcontractors (including the chauffeurs) or any of the service providers engaged pursuant to the Concierge Service. Any dispute with the Third Party Vendor, chauffeur or service provider shall be resolved directly between the Priority Private Client and them. The Bank is not obliged to assist or act on your behalf in communicating with the Third Party Vendor/chauffeurs/service providers.
11. In the event of any dispute between the Priority Private Client and the Third Party Vendor on what constitutes an 'out of scope' service and the accompanying fees and charges, the decision of the Third Party Vendor and/or the Bank shall be final.

F. Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion ("PRB VI Priority Pass Promotion")

1. This Priority Pass Promotion is only applicable to Principal PRB VI Cardholders.
2. All Principal PRB VI Cardholders will be eligible to apply for the Priority Pass.
3. To apply for the Priority Pass, Principal PRB VI Cardholders must:

- a) successfully send an SMS in the following format to 77222:

"PBVI PP last 4 digits of Standard Chartered Priority Banking Visa Infinite Card number"
(Example: PBVI PP 1234)

All SMSes which are not in this prescribed format will not be accepted and will be considered by the Bank to be invalid and/or void.

- b) If the SMS referred to in clause 3(a) above (the "Application SMS") is successfully sent to 77222 by a Principal PRB VI Cardholder, the Principal PRB VI Cardholder will receive 2 SMSes:
 - (i) (shortly after the Application SMS is received by the Bank) An acknowledgement of successful receipt of the Application SMS will be sent to the mobile number which the Principal PRB VI Cardholder had used to send the Application SMS; and
 - (ii) (within 14 working days of the sending by the Principal PRB VI Cardholder of the Application SMS) A unique code that is for one-time use (the "Unique Code") will be sent via SMS to such Principal PRB VI Cardholder's mobile number registered with the Bank.

- c) Visit sc.com/sg/priorityinfinite and click on “activate your Priority Pass” found under the portion titled “Enjoy Priority Pass with Loved Ones” to access the application form for the Priority Pass hosted on Priority Pass’ website. Input the Unique Code received from the Bank referred to in clause 3(b)(ii) above and subsequently complete the rest of the application for the PRB VI Priority Pass on Priority Pass’ website.
4. Please note that there is a processing period of up to 14 working days for the Bank to send the Unique Code to the Principal PRB VI Cardholder’s mobile number registered with the Bank.

The speed and reliability of service of the Principal PRB VI Cardholder mobile connection is dependent solely on his/her respective mobile service provider. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any failure to register resulting from the same. Principal PRB VI Cardholders shall be solely responsible for all fees and charges imposed by their service providers in conjunction with the sending / receipt of any/all SMSes referred to in clause 3 above.

5. All Principal PRB VI Cardholders with a valid Priority Pass will be eligible for a defined number of complimentary visits (“Free Visits”) as set out in clause 6 below to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the Free Visits, the Principal PRB VI Cardholder has to be present at such airport lounge. “Period” shall mean:
 - (i) the date the Principal PRB VI Cardholder’s application for Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the “Initial Period”); or
 - (ii) the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal PRB VI Cardholder’s application for Priority Pass to the day before the next anniversary of such approval (each, a “Subsequent Period”).
6. The Free Visits defined in clause 5 above comprises visits by the Principal PRB VI Cardholder as well as visits by one guest that the Principal PRB VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal PRB VI Cardholder is accompanied by two of his/her guests, it will count as two (2) complimentary visits and the Bank reserves the right to charge the cost of the second guest visit to the PRB VI Card. Any additional visits by a Principal PRB VI Cardholder and/or his/her guests beyond such Principal PRB VI Cardholder’s complimentary entitlement will be chargeable as per clause 7.

For new applications for Priority Pass, where applicant is an existing Priority client

Condition to be fulfilled on the date the Principal PRB VI Cardholder's Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main account holder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's application for Priority Pass is received by the Bank (Illustration: if the client has S\$100k in deposits and S\$300k in investments in month 1, S\$200k each in deposits and investments in month 2 and S\$300k in deposits only in month 3, the average of these 3 amounts i.e. S\$ 367k will be considered and the client will qualify for the relevant tier of 24 visits.)	Less than S\$200,000	4 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	24 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private OR Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and 1 (one) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.

For new applications for Priority Pass where applicant is a **new Priority client for less than 3 months prior to the date the application for Priority Pass is received by the Bank**. A new Priority client is either one who has just started a banking relationship with the Bank as a Priority client or an existing client who has just been upgraded to the Priority segment

Condition to be fulfilled on the date the Principal PRB VI Cardholder's Application SMS is received by the Bank		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) as of the month in which that Principal PRB VI Cardholder's application for Priority Pass is received by the Bank	Less than S\$200,000	4 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	24 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private OR Private Banking Programme		Unlimited for the Initial Period	Principal PRB VI Cardholder and 1 (one) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.

For renewals of Priority Pass (where the Principal PRB VI Cardholder is an existing Priority client)

Condition to be fulfilled on the last calendar day of the month falling 3 months before the end of the relevant Initial Period or Subsequent Period (as relevant)		Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges	Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 3 calendar months preceding the month in which that Principal PRB VI Cardholder's membership is considered for renewal (Illustration: if the client has S\$100k in deposits and S\$300k in investments in month 1, S\$200k each in deposits and investments in month 2 and S\$300k in deposits only in month 3, the average of these 3 amounts i.e. S\$ 367k will be considered and the client will qualify for the relevant tier of 24 visits.)	Less than S\$200,000	4 per Subsequent Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 2 lounge visits, it will count as 4 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	24 per Subsequent Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 12 lounge visits, it will count as 24 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private OR Private Banking Programme		Unlimited for each Subsequent Period	Principal PRB VI Cardholder and 1 guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per clause 7.

7. The Principal PRB VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal PRB VI Cardholder has exhausted the Free Visits mentioned in clause 6. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate (currently US\$32 per visit) which can be accessed at www.prioritypass.com. This charge applies to each subsequent visit by each Principal PRB VI Cardholder and each of his/her guest(s).
8. If the Principal PRB VI Card is no longer active when the charge defined in clause 7 is posted, then the Bank reserves the right to charge the same to any other valid, active credit card of the same Principal PRB VI Cardholder or any other account(s) held by the Principal PRB VI Cardholder with the Bank.
9. The Principal PRB VI Cardholder is required to show the Priority Pass card either by presenting (A) the physical Priority Pass membership card at the relevant airport lounge or (B) the digital Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal PRB VI Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit: www.prioritypass.com
10. The Principal PRB VI Cardholder is required to sign a receipt indicating the terms of usage ie date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.
11. The Principal PRB VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal PRB VI Card is valid and in good standing.
12. The Principal PRB VI Cardholder's Priority Pass shall be automatically blocked if his/her Principal PRB VI Card is suspended or cancelled.
13. For the avoidance of doubt, the supplementary cardholder of the Priority Banking Visa Infinite Credit Card is not eligible to apply for the Priority Pass, only the Principal cardholder of the Priority Banking Visa Infinite Credit Card may apply for the Priority Pass.
14. We shall not be liable for any loss of any items which the Principal PRB VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge.
15. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, we shall have no liability in respect of and shall be held harmless from any liabilities/damages/costs/loss/claims of any kind (including legal costs) to any person or entity associated with the Principal PRB VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal PRB VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
16. The Priority Pass Programme is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.

General

17. In the event that a Priority Private Client terminates his/her Priority Banking relationship or fails to maintain the minimum AUM to be a Priority Private Client, the Bank reserves the right to terminate the Priority Private Client's eligibility to the Programme without prior notice.
18. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Programme, including eligibility. The Bank's determination of all matters relating to this Programme shall be final and conclusive and no correspondence will be entertained.
19. The Bank reserves the right to do any of the following without prior notice:
 - (i) terminate, withdraw, shorten or extend this Programme at the Bank's sole discretion, with or without prior notice or reason; and
 - (ii) vary, modify, add or delete any of the terms of the Programme. You understand and agree to be bound by any such variation.
20. Please read these Programme T&Cs together with our Customer Terms, Priority Banking Terms Credit Card Terms, Current/Cheque/Savings Account and SGD Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, and Investment Product Terms (collectively, "Other Terms"). If there is any inconsistency between these terms and the Other Terms, these Programme T&Cs prevail only to the extent of such inconsistency.
21. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Programme T&Cs.
22. The Programme 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.

IMPORTANT DISCLAIMERS:

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.