

Standard Chartered Bank “Trade and be rewarded” New-to-Priority Banking Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank “Trade and be rewarded” New-to-Priority Banking Promotion (“Promotion”) is available from 1 July 2021 to 30 September 2021, 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 available to New-to-Priority Banking customers (as defined below) of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who:
- Open/have a S\$ current or cheque or savings account with the Bank during the Promotion Period;
 - successfully establish a new Priority Banking or Priority Private relationship with the Bank as a primary account holder and have a minimum amount of S\$200,000 (or its equivalent in foreign currency) in case of Priority Banking and a minimum of S\$1,500,000 (or its equivalent in foreign currency) in case of Priority Private with the Bank, either in the form of Eligible Deposits (as defined in Clause 25) and/or Eligible Investments (as defined in Clause 26 during the Promotion Period; and
 - have an existing/new Online Trading account on the Bank’s Online Trading platform (“**SC Online Trading**”) during the Promotion Period,
- but shall not include employees of the Bank and Standard Chartered Bank, Singapore Branch (each, an “**Eligible Customer**”).
3. This Promotion is not concurrently valid with other Standard Chartered Bank SC Online Trading or LiveFX promotions.

Promotion

4. To qualify for this Promotion, an Eligible Customer must meet the following qualifying criteria:

Customer Eligibility	Minimum Qualifying Balance (as defined in Clause 24)	Promotion
New-to-Priority Banking customer	<p>Establish a minimum S\$200,000 (or its equivalent in other currencies) of Funds in Eligible Deposits and/or Eligible Investments by 30 November 2021.</p> <p>Client must maintain this qualifying balance until 30</p>	<p>If an Eligible Customer fulfils the minimum Qualifying Balance, he/she will be entitled to:</p> <p>(a) 100% brokerage fee rebates for all ‘buy’ transactions (“Rebate”) performed on SC Online Trading platform from 1 July 2021 until 30 September 2022.</p>

	September 2022 to remain Eligible.	<p>(b) 12-month complimentary membership to Barron's ("Gift")</p> <p>(c) S\$10 cash credit ("Cash Reward") for every S\$20,000 transaction converted using LiveFX from 1 July 2021 to 30 June 2022, cap at S\$1,000 per LiveFX Qualifying Transaction.</p>
New-to-Priority Private Banking customer	<p>Establish a minimum S\$1,500,000 (or its equivalent in other currencies) of Funds in Eligible Deposits and/or Eligible Investments by 30 November 2021.</p> <p>Client must maintain this qualifying balance until 30 September 2023 to remain Eligible.</p>	<p>If an Eligible Customer fulfils the minimum Qualifying Balance, he/she will be entitled to:</p> <p>(a) 100% brokerage fee rebates for all buy transactions ("Rebate") performed on SC Online Trading platform from 1 July 2021 until 30 September 2023.</p> <p>(b) 12-month complimentary membership to Barron's ("Gift")</p> <p>(c) S\$10 cash credit ("Cash Reward") for every S\$20,000 transaction value (or its equivalent in other currencies) converted using LiveFX from 1 July 2021 to 30 June 2022, cap at S\$1,000 per LiveFX Qualifying Transaction.</p>

For joint accounts, only the account holder nominated as the main account holder shall be eligible for the Promotion in accordance with Clause 2 where he/she is an Eligible Customer.

Award of Brokerage Fee Rebates

5. The Eligible customer will be reimbursed the Rebate based on the following schedule. The Rebate will be credited in the same currency that the Eligible Customer performed for each 'buy' transaction.

Date in which an Eligible Customer meets the minimum Qualifying Balance	Dates in which an Eligible Customer performed the 'buy' trading transactions on SC Online Trading	Date of reimbursement of Rebate
30 Nov 2021	1 July 2021 to 30 September 2021	31 December 2021
31 Dec 2021	1 October 2021 to 31 December 2021	31 January 2022
31 Mar 2022	1 January 2022 to 31 March 2022	30 April 2022
30 Jun 2022	1 April 2022 to 30 June 2022	31 July 2022

30 Sept 2022	1 July 2022 to 30 September 2022	31 October 2022
31 Dec 2022*	1 October 2022 to 31 December 2022	31 January 2023
31 Mar 2023*	1 January 2023 to 31 March 2023	30 April 2023
30 Jun 2023*	1 April 2023 to 30 June 2023	31 July 2023
30 Sept 2023*	1 July 2023 to 30 September 2023	31 October 2023

*These dates are applicable only for a New-to-Priority Private Banking customer.

- The Eligible Customer will first be charged for the standard full brokerage fee, which will be debited from their SC Online Trading account, and will then subsequently receive the Rebate. 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.

Award of 12-month complimentary membership to Barron's (Gift)

- Each Eligible Customer is only entitled to receive one (1) Gift (b) under this Promotion, regardless of the number of SC Online Trading accounts opened with the Bank or the number or value of trades placed during the Promotion Period.
- An Eligible Customer who qualifies to receive the Gift will be notified by an email to his/her registered email according to the Bank's records or such other manner of communication adopted by the Bank in its sole and absolute discretion by 30 November 2021 upon fulfilling the eligibility criteria set out in Clause 2 (each, a "**Redemption Notice**"). The Redemption Notice shall state the detailed instructions for redemption of the Gift. Any Redemption Notice that has been lost will not be replaced.
- The Gift must be redeemed before the expiry date stated in the Redemption Notice and otherwise in accordance with the instructions therein. The Bank will not extend the redemption expiry date should you fail to redeem the Gift during the stated redemption period for any reasons whatsoever. If you do not redeem the Gift during the redemption period, you will be deemed to have forfeited the Gift awarded to you.
- Without prejudice to the generality of Clauses 7 and 8, you must redeem the Gift on the Barron's redemption website and you must use the unique redemption code as stated in the Redemption Notice notified to you.
- The Gift and Redemption Notice are not transferable or exchangeable for cash, credit or any other items in part or in whole.
- The Gift is provided by third party merchant(s) and the Bank is not an agent of the merchant(s) supplying the Gift.
- The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and assumes no liability or responsibility for the acts or omissions of the merchant(s) or any non-usability of the Gift. Any dispute about the value, condition or usability of the Gift is to be resolved by you directly with the relevant merchant.

14. The Bank is not obliged to assist or act on your behalf in communicating with the merchant(s) supplying the Gift for any reason. You accept the Gift as it is and subject to any terms and conditions the merchant(s) may impose.
15. The Bank may, at its sole and absolute discretion, replace or substitute the Gift with any item of equivalent or similar value, at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
16. To the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of a Gift, or participation in this Promotion, or otherwise.

Award of Cash Reward for LiveFX Qualifying Transaction

17. Each Eligible Customer is entitled to the Cash Reward for every transaction rounded down to the nearest S\$20,000 LiveFX Qualifying Transaction under this Promotion.
18. The Cash Reward awarded will be credited directly into any of the Eligible Customer's S\$ current or cheque or savings accounts with the Bank (as determined by the Bank in its sole and absolute discretion), subject to such bank account being valid and in good standing (as determined by the Bank in its sole and absolute discretion).
19. The Cash Reward will be accorded to an Eligible Customer as follows:

Customer who fulfils the eligibility criteria regarding LiveFX qualifying transactions stated in Clauses 2, 3 and 4 for the following qualifying period:	Crediting date of Cash Reward:
1 July 2021 to 30 September 2021	30 November 2021
1 October 2021 to 31 December 2021	31 January 2022
1 January 2022 to 31 March 2022	30 April 2022
1 April 2022 to 30 June 2022	31 July 2022

20. In the event that an Eligible Customer ceases to maintain a S\$ current or cheque or savings account with the Bank prior to receiving the Cash Reward, or if any of the Eligible Customer's account(s) with the Bank are suspended, closed or the Eligible Customer is in breach of our banking agreement, the Eligible Customer will be considered as disqualified from this Promotion and the Cash Reward will be forfeited.
21. The Bank reserves the right to decline to award or cancel crediting of the Cash Reward and, where applicable, or deduct from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Cash Reward has already been credited, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following: (i) where the Eligible Customer has acted fraudulently or dishonestly; (ii) where the Eligible Customer has conducted yourself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; (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 in our Customer Terms and elsewhere in our banking agreement.

22. The Bank may, at its sole and absolute discretion, replace or substitute the Cash Reward with any item of equivalent or similar value, at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
23. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.

Definitions

24. “Qualifying Balance” refers to the end of the month balance held with the Bank in the form of Eligible Deposits (as defined in Clause 25) and/or Eligible Investments (as defined in Clause 26)
25. “Eligible Deposits” means current/cheque account(s) and/or savings account(s) with the Bank and include time deposit.
26. “Eligible Investments” means investment product(s), securities in the **securities trading account(s)** held with the Bank, but does NOT include:
 - (i) insurance policies and;
 - (ii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
27. “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.
28. 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 without limitation, an Eligible Customer’s eligibility and the gifts he/she shall be entitled to receive under this Promotion. The Bank’s determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

General Terms

29. The Bank reserves the right to do any of the following without prior notice or reason:
 - (a) replace a Gift/Cash Reward awarded with another item of similar or equivalent value;
 - (b) terminate, withdraw, shorten or extend this Promotion at the Bank’s sole discretion, with or without prior notice or reason; and/or
 - (c) 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://www.sc.com/sg/investment/online-trading/> for the latest Promotion T&Cs.



30. 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.
31. Please read these Promotion T&Cs together with our Online Trading Terms, Standard Chartered LiveFX Terms, Customer Terms, Current / Cheque / Savings Account and Time Deposit Terms 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.
32. 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.
33. This Promotion T&Cs is 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.
34. 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 and LiveFX services are 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, investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012, Rev. Ed, Cap 77B.