

Standard Chartered Priority Banking APEC Business Travel Card Promotion Terms and Conditions

1. This Standard Chartered Priority Banking APEC Business Travel Card (“ABTC”) Promotion (“Promotion”) is available from 1 January 2019 to 31 December 2019, both dates inclusive (“Promotion Period”). By participating in this Promotion, you agree to be bound by these terms and conditions.

2. The Promotion is open to Priority Banking customers of Standard Chartered Bank (Singapore)

Limited (“Bank”) who:-

(a) maintain an average month-end assets under management of SGD\$200,000 or more (or its equivalent in another currency) either in the form of deposits and/or investments for the last six (6) consecutive calendar months prior to submission of the supporting documents to us under Clause 3(c) below;

(b) have one valid SGD denominated current/cheque/savings account; and

(c) are either Singapore, Malaysia or Indonesia citizens with a valid passport and are eligible to apply for an ABTC per the eligibility criteria as stipulated by their respective countries’ immigration authority. More details can be found in the websites of the respective countries’ immigration authority :

(i) Singaporean: <https://www.ica.gov.sg/>, “eServices and forms” and then “APEC Business Travel Card”.

(ii) Malaysian: <http://www.imi.gov.my>, “Main Services”, and then “APEC Business Travel Card”.

(iii) Indonesian: [www.imigrasi.go.id](http://www.imigrasi.go.id), “Info Publik” and then “APEC Business Travel Card”.

(collectively known as “Eligible Customers”).

3. An Eligible Customer will be entitled to receive a reimbursement of the ABTC Application Fee (in SGD equivalent amount based on the prevailing exchange rate), if during the Promotion Period, he or she :-

(a) applies for ABTC under his/her name;

(b) (specific for Singapore Citizens): charges the ABTC Application Fee to any Standard Chartered Credit or Debit Card issued by the Bank; and

(c) submits to a representative of the Bank (i) a scanned copy of the ABTC card or official ABTC approval email or letter written in English from the respective immigration authority, (ii) plus the proof of payment for the ABTC Application Fee made during the Promotion Period.

4. An Eligible Customer who qualifies under Clause 3 above will receive the reimbursement of ABTC Application Fee in the form of account credit in any of their SGD current/cheque/savings account with the Bank, as determined by the Bank. This account credit will be credited within 3 months from the date of the submission of the relevant documents under clause 3(c) to the Bank’s representative.

5. Only clients whose ABTC application has been approved shall be eligible for a reimbursement of the application fee.

6. For joint accounts, only one account holder shall be entitled to the reimbursement of the ABTC Application Fee.

7. In the event that the customer terminates his/her Priority Banking relationship or withdraws or otherwise reduces his/her deposits or investments assets under management with the Bank to less than SGD\$200,000 (or its equivalent in another currency) within 6 months from the date of reimbursement of the ABTC Application Fee, the Bank reserves the right to recover, the whole or any part of the reimbursement given under this Promotion.

8. The Bank is not acting as an agent or representative of these countries' immigration authorities and is not affiliated in any way with them. For the avoidance of doubt, these countries' immigration authorities are not involved in this Promotion, which is organised by the Bank. Should you have any queries in relation to ABTC and/or the application process, please approach your immigration authority directly. In organising this Promotion, the Bank does not guarantee that your application for the ABTC will be successful, and any application is still subject to the respective immigration authority's approval process.

9. 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 eligibility. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

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

(a) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and

(b) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.

11. Please read these Promotion T&Cs together with our Customer 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 Promotion T&Cs prevail only to the extent of such inconsistency.

12. 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 Promotion T&Cs.

13. 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.