



Priority Banking & Priority Private Q3 2024 Sign-Up Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Priority Banking & Priority Private Q3 2024 Sign-Up Promotion (“**Promotion**”) is available from 1 July to 30 September 2024, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. The Promotion is only open to **New-to-Bank Customers** (as defined in Clause 18) of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who:
 - (a) opens a Wealth Saver account (“Wealth Saver account”) with the Bank with a minimum funding of S\$10,000 (or its equivalent in foreign currency) to be maintained in the account for a minimum period of six (6) calendar months after the month of account opening; and
 - (b) within three (3) calendar months from the month of opening the account:
 - (i) successfully establish a new Priority Banking or Priority Private relationship with the Bank as a primary account holder;
 - (ii) place a minimum amount of S\$200,000 (or its equivalent in foreign currency) in case of Priority Banking and a minimum of S\$1.5 million (or its equivalent in foreign currency) in case of Priority Private relationship, of Fresh Funds (as defined in Clause 18) with the Bank, either in the form of Eligible Deposits (as defined in Clause 18) and/or Eligible Investments (as defined in Clause 18); and
 - (iii) (A) where a Priority Banking relationship is established, complete a Financial Needs Analysis (FNA) with the Bank, or
 (B) where a Priority Banking Relationship with above S\$1 million in Fresh Funds in Eligible Deposits and/or Eligible Investments, or a Priority Private relationship is established, are existing Accredited Investors or are new Accredited Investors who have opted in as Accredited Investors.

 An eligible Accredited Investor is an individual who must declare an annual income in the preceding 12 months of not less than S\$300,000 (or its equivalent in foreign currency), OR have financial assets (net of any related liabilities) exceeding S\$1,000,000 (or its equivalent in foreign currency), OR have net personal assets exceeding S\$2,000,000 (or its equivalent in foreign currency), of which the net equity of the individual’s primary residence is no more than S\$1,000,000. Please note the application for Accredited Investor status is approved at the sole discretion of the Bank; and
 - (c) are at least 21 years old as at the date of becoming a New-to-Bank Customer;
 (hereafter, an “**Eligible Customer**”).

To clarify, clients who have received a Cash Reward (as set out in Clause 4) from prior Priority Banking & Priority Private Sign-Up Promotions (as set out in Clause 9 (b)) will not be eligible for this Promotion.

3. Employees of the Bank and Standard Chartered Bank, Singapore Branch may be subject to additional eligibility criteria, and should contact their Relationship Manager for details.
4. An Eligible Customer who meets all of the requirements set out in Clause 2 above and places **and maintains** month-end balances of at least S\$200,000 (or its equivalent in foreign currency) in case of Priority Banking and at least S\$1.5 million (or its equivalent in foreign currency) in case of Priority Private relationship, of Fresh Funds (as defined in Clause 18) with the Bank, either in the form of Eligible Deposits and/or Eligible Investments (as defined in Clause 18), and, in case of Priority Private relationship, where applicable, does not opt-out of being treated as an Accredited Investor by the Bank, **for at least six (6) calendar months after the month of establishing the Priority Banking or Priority Private**



relationship (as the case may be), shall be entitled to receive a one-off choice of Account Credit (“**Cash Reward**”) or Signature Chief Investment Office (CIO) (Income) Fund units (“**Signature CIO Funds**”).

For the avoidance of doubt, it is clarified that the Fresh Funds should be maintained till the last day of the six-month maintenance period abovementioned.

- The Cash Reward or Signature CIO Funds to be awarded to an Eligible Customer shall be based on the total value* of Fresh Funds placed and maintained in Eligible Deposits and/or Eligible Investments within three (3) calendar months of the month of account opening, as set out in the corresponding column in the table below:

| Select from either a Cash Reward or Signature CIO Funds Reward | | |
|---|----------------------|--|
| Total value ¹ of Fresh Funds placed and maintained in Eligible Deposits and/or Eligible Investments within three (3) calendar months of month of Wealth Saver account opening | Cash Reward | Signature CIO Funds Units Reward |
| S\$200,000 to < S\$1,000,000* | S\$700 Cash | S\$800 in equivalent in Signature CIO Funds |
| S\$1 million to < S\$1.5 million and also consents to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion) | S\$3,000 Cash | S\$3,500 in equivalent in Signature CIO Funds |
| S\$1.5 million and above and also signs up as a Priority Private client and consents to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion) | S\$6,000 Cash | S\$7,000 in equivalent in Signature CIO Funds |

* Customers who bring in Fresh Funds between S\$200,000 to < S\$1,000,000 are also eligible to receive an additional **S\$1,000** Cash Reward should they consent to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion)

¹ Eligible Deposits and Eligible Investments are subject to Bank valuation as set out at Clause 18.

Eligible Customer opens a Wealth Saver account on 12 July 2024, places S\$1,500,000 of Fresh Funds on 12 July 2024, signs up for and establishes a Priority Banking relationship and completes an FNA with the Bank in July 2024, but only maintains S\$500,000 of those Fresh Funds in Eligible Deposits and/or Eligible Investments until 31 January 2025, he will be awarded S\$700 Cash Reward or S\$800 in equivalent in Signature CIO Funds corresponding to the S\$200,000 tier.

- The maximum value of the Gift awarded under this Promotion per Eligible Customer is capped at S\$6,000 or S\$7,000 in equivalent in Signature CIO Funds.
- Please note that unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. In other words, the same client cannot receive both the Cash Reward under this Promotion, and any other gift or account credit from other promotions. However, a client can also receive a reward under the following promotions:



- (a) Standard Chartered Bank 'Invest and be Rewarded' Priority Banking New-to-Bank Q3 2024 Promotion',
- (b) Standard Chartered Bank 'Insure and be rewarded' Promotion,
- (c) Standard Chartered Bank 'USD\$aver' Sign-Up Promotion', along with this Promotion

Award of Cash Reward or Signature CIO Funds

8. The Cash Reward will be awarded by the Bank and credited directly into any of the Eligible Customer's Singapore denominated current/cheque/savings accounts with the Bank, as determined by the Bank in its sole and absolute discretion, within six (6) calendar months of the month of account opening, subject to the Bank accounts tagged to the Priority Banking or Priority Private relationship being valid and in good standing and the date on which the Cash Reward is credited to him/her shall be known as the "Cash Reward Crediting Date". The Cash Reward will be forfeited 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.

To illustrate:

| Eligible Customer who successfully opens a Wealth \$aver account in the month of | Eligible Customer must successfully (i) establish a Priority Banking or Priority Private relationship as a primary account holder, (ii) bring in and maintain min. S\$200,000 or S\$1.5 million respectively of Fresh Funds in Eligible Deposits and/or Eligible Investments, and (iii) where a Priority Banking relationship is established, to complete FNA, or where a Priority Banking Relationship with above S\$1 million in Fresh Funds in Eligible Deposits and/or Eligible Investments, or a Priority Private relationship is established, to consent to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion) by | Cash Reward or Signature CIO Funds will be awarded by |
|---|---|---|
| July 2024 | 31 October 2024 | 31 January 2025 |
| August 2024 | 30 November 2024 | 28 February 2025 |
| September 2024 | 31 December 2024 | 31 March 2025 |
| The date as mentioned above is hereby defined as the "Funding Window" for each respective account opening month | | |

Illustration A:

Eligible Customer opens a Wealth \$aver account on 11 July 2024, places S\$1,500,000 of Fresh Funds on 11 July 2024, signs up for and establishes a Priority Banking relationship and completes an FNA with the Bank in July 2024, but only maintains S\$500,000 of those Fresh Funds in Eligible Deposits and/or Eligible Investments until 31 January 2025, he will be awarded S\$700 Cash Reward corresponding to the S\$200,000 tier.

9. In the event that:

- (a) An Eligible Customer ceases to maintain a minimum of one (1) Singapore Dollar denominated current/cheque/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 Cash Reward, the Eligible Customer will be considered as disqualified from this Promotion and deemed to have forfeited the Cash Reward or Signature CIO Funds.



- (b) an Eligible Customer has received a Cash Reward or KrisFlyer miles reward under previous Priority Banking & Priority Private Sign-Up Promotions (such as but not limited to the Priority Banking & Priority Private Q2 2024 Sign-Up Promotion) in the last 18 calendar months as reasonably determined by the Bank in its sole and absolute discretion, the Eligible Customer will be considered as ineligible to participate in this Promotion.

To provide an illustration for the avoidance of doubt: If the customer was last credited a Priority Banking & Priority Private Sign-up Promotion gift reward in December 2022; he/she will be eligible after June 2024 (of which is the 18th calendar month after the receipt of the previous Cash Reward) to participate in new Priority Banking & Priority Private Sign-Up Promotions, such as the Priority Banking & Priority Private Q3 2024 Sign-Up Promotion in concomitance with the fulfilment of other criteria for the Promotion such as but not limited to the conditions as set out in Clause 18 below.

10. The Bank reserves the right to:

- (a) decline to award the Cash Reward or Signature CIO Funds, cancel crediting of the Cash Reward or Signature CIO Funds (as applicable), or otherwise deem the Cash Reward or Signature CIO Funds 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 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 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 our Customer Terms and elsewhere in our banking agreement.

The Eligible Customer further agrees that, under any of the circumstances stated above, the Bank is not obliged to substitute the Cash Reward or Signature CIO Funds with a gift of lower value.

11. In addition, in the event that the Eligible Customer terminates his/her Priority Banking or Priority Private relationship or withdraws, cancels or otherwise reduces his/her Eligible Deposits or Eligible Investments with the Bank or in case of Priority Private relationship, where applicable, opts-out of being treated as an Accredited Investor by the Bank, within six (6) calendar months of the month of establishment of the Priority Banking or Priority Private relationship (referred to in Clause 4), the Bank reserves the right to decline to award the Cash Reward or Signature CIO Funds, cancel crediting of the Cash Reward or Signature CIO Funds (as applicable), or otherwise deem the Cash Reward or Signature CIO Funds as forfeited, without notice to the Eligible Customer.
12. For the avoidance of doubt, in the event that the Bank deems any Cash Reward or Signature CIO Funds 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 Cash Reward or Signature CIO Funds awarded and received, as reasonably determined by the Bank in its sole and absolute discretion.
13. The Eligible Customer further agrees that, under any of the circumstances stated in Clause 11 above, the Bank is not obliged to substitute the Cash Reward or Signature CIO Funds with a gift or account credit of lower value.



Signature CIO Funds

14. An Eligible Customers who wish to receive Signature CIO Funds units as the sign up gift needs to provide the Bank an affirmative election of the type of Gift preferred via the Bank's online registration form accessible at <https://www.sc.com/sg/priority/sign-up>, or by notifying their Relationship Manager, by 30 September 2024. For the avoidance of doubt, Eligible Customers who wish to receive Cash Reward, but has not made an election via the Bank's online registration form by 30 September 2024 referred to in above, will receive the Cash Reward should they qualify to receive the Gift under this Promotion.
15. Where the Eligible Customer elects to receive Signature CIO Funds units, the Eligible Customer must have an existing Investment Account with SCBSL. Otherwise, the Bank will open the Investment Account for the purpose of crediting the units into the investment account on the understanding that the Eligible Customer has provided their consent for the opening of the investment account by means of their election to receive Signature CIO Funds units as their sign-up gift. The Eligible Customer must be at least 21 years old and an existing customer who (i) maintains a current or savings account with SCBSL, and (ii) has access to Online Banking. Customers who do not meet the aforementioned eligibilities to receive Signature CIO Funds units as their sign-up gift will be defaulted to receive Cash Reward as their sign-up gift.
16. For joint accounts, only the account holder nominated as the main account holder shall be awarded the Signature CIO Funds units or Cash Reward.
17. For Eligible Customers who have selected to receive Signature CIO Funds as the Gift, please refer to the following clauses:
 - (a) Units Awarded under this Promotion are not exchangeable for cash or any other items, are non-transferable and non-assignable.
 - (b) By participating in this Promotion, the Eligible Customer consents to the Bank to credit the gift into an investment account.
 - (c) Customer terms and conditions of investment account apply and an Eligible Customer agrees to be bound by these terms and conditions, including variation made to them by the Bank.
 - (d) The price of the unit trusts will be subject to market fluctuations and this will determine the number of unit trust units received by the Eligible Customer on the fulfilment date determined by the Bank. For foreign currency denominated unit trusts, the number of units trust credited will be calculated based on the prevailing exchange rate on the fulfilment date determined by the Bank.
 - (e) For the purposes of fulfilment, the Net Asset Value (NAV) of the unit trust as of the last Monday of the sixth (6) month of the month of account opening will be referenced. Fractional units of CIO Signature (Income) Funds (rounded down to 0.01 CIO Signature (Income) Fund units) will be credited in alignment with the reference value as stated above in Clause 5 to the Eligible Customer's investment account in alignment to the fulfilment schedule as set out above in Clause 8. In addition, the value date of CIO Signature Fund Units for Eligible Customers who successfully opens a Wealth \$aver account in the month of July 2024 will be marked to 27 January 2025, Eligible Customers who successfully opens a Wealth \$aver account in the month of August 2024 will be marked to 24 February 2025, and Eligible Customers who successfully opens a Wealth \$aver account in the month of September 2024 will be marked 28 March 2025.
 - (f) The completion of the units credited into the investment account may take longer than expected and the Bank will not be responsible for any potential delays.



General

18. For the purpose of the Promotion:

- (a) “New-to-Bank Customer” refers to an individual who opens at least one current/cheque account(s), and/or savings account(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 or Investment Account(s) 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:
- (i) do not originate from any existing account with the Bank and can be in terms of Eligible Deposits and/or Eligible Investments available with or through the Bank (as the case may be);
 - (ii) if Eligible Deposits, have not been withdrawn and re-deposited within the last 30 days; and
 - (iii) if Eligible Investments, have not been transferred-out and transferred-in (where applicable) within the last 30 days.

“Eligible Deposits” refers to current/cheque account(s) and/or savings account(s) with the Bank. **Time Deposits** and amounts over which security has been placed (in favour of the Bank) are considered as Eligible Deposits.

“Eligible Investments” refers to investments product(s) available with or through the Bank, but 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) the Eligible Customer has not breached any term of our banking agreement.

19. 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, the eligibility of the Eligible Customer for the Cash Reward, the CIO Signature Funds and/or the Promotion and/or the amount / stored value of Cash Reward that the Eligible Customer is 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.

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

- (a) replace the Cash Reward or Signature CIO Funds 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; or



(c) vary, modify, revise, add or delete any of the terms of the Promotion.

Eligible Customers understand and agree to be bound by any such variation.

21. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
22. Please read these Promotion T&Cs together with our 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.
23. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion Terms and Conditions.
24. These Promotion Terms and Conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore and Eligible Customers agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
25. 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\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



Priority Banking & Priority Private Sign-Up Promotion - Acknowledgment Form

By signing below, I _____ (Name), _____ (please provide last 3 digits & ending alphabet of NRIC/Passport No.), acknowledge that I have read, understand and agree to the Priority Banking & Priority Private Q3 2024 Sign-Up Promotion Terms and Conditions (“**Promotion T&Cs**”).

Without prejudice to the full Promotion T&Cs, I understand and agree that I must fulfil all eligibility requirements set out in the Promotion T&Cs to qualify for the Cash Reward awarded under the Promotion T&Cs, including the following:

(Please acknowledge the eligibility requirements below by ticking against the checkbox)

- I must open a Wealth Saver account with the Bank (“**Account**”)
- Within 3 calendar months of the month which I opened the Account, I must bring in min. S\$200,000 (or foreign currency equivalent) of Fresh Funds in Eligible Deposits/Investments, and establish a new Priority Banking or Priority Private relationship with the Bank as the primary account holder
- Within 3 calendar months of the month in which I opened the Account, I consent to be upgraded to Priority Banking / Priority Private and undertake to complete a Financial Needs Analysis (FNA) or have consented to be treated as an Accredited Investor by the Bank where applicable
- Starting from the month that I establish the Priority Banking or Priority Private relationship and for 6 calendar months afterward, I must maintain min. S\$200,000 (or foreign currency equivalent) if I am a Priority Banking client, or min. S\$1,500,000 (or foreign currency equivalent) if I am a Priority Private client, of Fresh Funds in Eligible Deposits/Investments. Where applicable, I must also not opt-out of being an Accredited Investor

If I qualify to receive the Cash Reward or Signature CIO Funds, this will be awarded within 6 calendar months of the month in which I opened the Account. If I do not complete all the aforementioned requirements within the deadline, I acknowledge that the Cash Reward disbursed to me may be subjected to the Bank’s prevailing promotions when all the aforementioned conditions are met, or otherwise, at the sole and absolute discretion of the Bank. I further acknowledge the table below setting out the respective deadlines that apply:

| Eligible Customer who successfully opens a Wealth Saver account in the month of | Eligible Customer must successfully (i) establish a Priority Banking or Priority Private relationship as a primary account holder, (ii) bring in and maintain min. S\$200,000 or S\$1.5 million respectively of Fresh Funds in Eligible Deposits and/or Eligible Investments, and (iii) where a Priority Banking relationship is established, to complete FNA, or where a Priority Banking Relationship with above S\$1 million in Fresh Funds in Eligible Deposits and/or Eligible Investments, or a Priority Private relationship is established, to consent to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion) by | Fresh funds should be maintained till, and Cash Reward or Signature CIO Funds will be awarded by |
|---|---|--|
| July 2024 | 31 October 2024 | 31 January 2025 |
| August 2024 | 30 November 2024 | 28 February 2025 |
| September 2024 | 31 December 2024 | 31 March 2025 |

Customer Signature / Date
 (Primary account holder)

Customer Copy

For Bank Use

Staff Name & PSID: _____

Staff Signature: _____


Priority Banking & Priority Private Sign-Up Promotion - Acknowledgment Form

By signing below, I _____ (Name), _____ (please provide last 3 digits & ending alphabet of NRIC/Passport No.), acknowledge that I have read, understand and agree to the Priority Banking & Priority Private Q3 2024 Sign-Up Promotion Terms and Conditions (“**Promotion T&Cs**”).

Without prejudice to the full Promotion T&Cs, I understand and agree that I must fulfil all eligibility requirements set out in the Promotion T&Cs to qualify for the Cash Reward or CIO Signature Funds awarded under the Promotion T&Cs, including the following:

(Please acknowledge the eligibility requirements below by ticking against the checkbox)

- I must open a Wealth \$aver account with the Bank (“**Account**”)
- Within 3 calendar months of the month which I opened the Account, I must bring in min. S\$200,000 (or foreign currency equivalent) of Fresh Funds in Eligible Deposits/Investments, and establish a new Priority Banking or Priority Private relationship with the Bank as the primary account holder
- Within 3 calendar months of the month in which I opened the Account, I consent to be upgraded to Priority Banking / Priority Private and undertake to complete a Financial Needs Analysis (FNA) or have consented to be treated as an Accredited Investor by the Bank where applicable
- Starting from the month that I establish the Priority Banking or Priority Private relationship and for 6 calendar months afterward, I must maintain min. S\$200,000 (or foreign currency equivalent) if I am a Priority Banking client, or min. S\$1,500,000 (or foreign currency equivalent) if I am a Priority Private client, of Fresh Funds in Eligible Deposits/Investments. Where applicable, I must also not opt-out of being an Accredited Investor

If I qualify to receive the Cash Reward or Signature CIO Funds, this will be awarded within 6 calendar months of the month in which I opened the Account. If I do not complete all the aforementioned requirements within the deadline, I acknowledge that the Cash Reward disbursed to me may be subjected to the Bank’s prevailing promotions when all the aforementioned conditions are met, or otherwise, at the sole and absolute discretion of the Bank. I further acknowledge the table below setting out the respective deadlines that apply:

| Eligible Customer who successfully opens a Wealth \$aver account in the month of | Eligible Customer must successfully (i) establish a Priority Banking or Priority Private relationship as a primary account holder, (ii) bring in and maintain min. S\$200,000 or S\$1.5 million respectively of Fresh Funds in Eligible Deposits and/or Eligible Investments, and (iii) where a Priority Banking relationship is established, to complete FNA, or where a Priority Banking Relationship with above S\$1 million in Fresh Funds in Eligible Deposits and/or Eligible Investments, or a Priority Private relationship is established, to consent to be treated as an Accredited Investor (where applicable and as determined by the Bank in its sole and absolute discretion) by | Fresh funds should be maintained till, and Cash Reward or Signature CIO Funds will be awarded by |
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| July 2024 | 31 October 2024 | 31 January 2025 |
| August 2024 | 30 November 2024 | 28 February 2025 |
| September 2024 | 31 December 2024 | 31 March 2025 |

Customer Signature / Date
 (Primary account holder)

Bank Copy

For Bank Use

Staff Name & PSID: _____

Staff Signature: _____