



Standard Chartered Bank Online Unit Trusts - SC Invest (1 Mar 2025 to 31 Mar 2025) Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank Online Unit Trusts - SC Invest Promotion (“**Promotion**”) is available from 1 March 2025 to 31 March 2025, 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 open to all customers of Standard Chartered Bank (Singapore) Limited (each, an “**Eligible Customer**”) who:

- a) do not have any Unit Trust holdings between 1 March 2024 to 28 Feb 2025;
AND
- b) do not have any Unit Trust Buy or Sell transactions between 1 March 2024 to 28 Feb 2025

3. Employees of Standard Chartered Bank (Singapore) Limited are not eligible for this Promotion.

4. For a transaction to qualify as a Qualifying transaction, Eligible Customers must invest in “**Eligible Unit Trusts**”, which refers to the following list of Unit Trusts offered on the SC Online Unit Trusts platform:

- 1) SC Invest Cash Plus - Signature CIO Conservative Fund S MD SGD
- 2) SC Invest Balanced - Signature CIO Balanced Fund S SGD ACC
- 3) SC Invest Income - Signature CIO Income Fund S MD SGD
- 4) SC Invest Growth - Signature CIO Growth Fund S SGD ACC

Note: Orders must be placed by 31 March 2025.

These types of transactions are excluded from qualifying in this promotion:

- i) investments made through the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme;
- ii) exchange traded funds;
- iii) switching transactions

5. Where the Investment Account used to make the Qualifying transactions referred to in Clause 4 is a joint account, only the primary/main account holder shall be eligible for the gift.

6. The Qualifying transactions under this Promotion will not be eligible for consideration with other Standard Chartered Bank Unit Trust promotions.



Promotion

7. Eligible customers shall be entitled to receive the gift (“**Gift**”) corresponding to the Net Investment Amount (defined below) placed during the Promotion period, as set out below:

Net Investment Amount* (in SGD)	Gift [^]
S\$5,000 to S\$19,999	5,000 STAR\$ (Equal to S\$5 eCapitaVoucher)
S\$20,000 to S\$49,999	20,000 STAR\$ (Equal to S\$20 eCapitaVoucher)
S\$50,000 to S\$99,999	50,000 STAR\$ (Equal to S\$50 eCapitaVoucher)
S\$100,000 to S\$299,999	100,000 STAR\$ (Equal to S\$100 eCapitaVoucher)
S\$300,000 to S\$499,999	300,000 STAR\$ (Equal to S\$300 eCapitaVoucher)
S\$500,000 and above	500,000 STAR\$ (Equal to S\$500 eCapitaVoucher)

$$* \text{Net Investment Amount} = \left(\text{Total Cash Subscriptions during Promotion Period} \right) \text{ less } \left(\text{Total Cash Redemptions during Holding Period} \right)$$

Net Investment Amount refers to Total Cash Subscriptions during the Promotion Period less Total Cash Redemptions during the Holding Period. This means that to be eligible for this promotion, eligible customers will need to hold their investments till the end of the Holding Period (i.e. not selling their investments within the Holding Period).

Net Investment amount will be rounded down to the nearest dollar in determining the Gift entitlement.

Promotion Period: 1 Mar 2025 to 31 Mar 2025

Holding Period: 1 Mar 2025 to 31 Aug 2025

For illustrative purposes only

- Eligible Customer purchases S\$150,000 in Eligible Unit Trusts during the Promotion Period.
- He/she redeems S\$60,000 of the Eligible Unit Trusts purchased within Holding Period.
- The final Net Investment Amount is S\$90,000 (S\$150,000 - S\$60,000) and the Eligible Customer is entitled to 50,000 STAR\$.

[^] For more details on the CapitaStar STAR\$, please visit <https://www.capitastar.com/sq/en/capitastar-app/faq/star-accumulation-and-expiry.html>



Gift Fulfilment

8. Under this Promotion, regardless of the number of accounts held with the Bank, each Eligible Customer's entitlement to the Gift is capped at one for the Promotion period. For joint accounts, only the account holder nominated as the primary/main account holder shall be entitled to the Gift.
9. Eligible Customers who qualify to receive the Gift will be notified by email and/or SMS sent to their email address on the Bank's records or such other mode of communication as adopted by the Bank by 31 May 2025 (a "Redemption Notice").
10. The Bank reserves the right to claw back the value of the Gift already awarded to the Eligible Customers, if the Eligible Customer redeemed the Eligible Unit Trusts purchased (i.e. calculated as part of the Net Investment Amount) before the end of Holding Period.
11. The Gift must be redeemed in accordance with the instructions stated in the Redemption Notice. Any Gift that is not redeemed by the expiry of the redemption period stated in the Redemption Notice or otherwise as stipulated therein will be forfeited. The Bank will not extend such redemption period should you fail to redeem the Gift during such time for any reason whatsoever.
12. The Gift must be redeemed via the CapitaStar mobile app by the Eligible Customer (or his/her authorised representative(s)) using the unique voucher code(s) stated in the Redemption Notice.
13. The Bank may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift(s) of equal or similar value.
14. The Gift and Redemption Notice are not transferable or exchangeable for cash, credit or any other items in part or in whole. No payment or compensation whether in cash, credit or kind shall be made for any unused, lost, misplaced, stolen or damaged Gift/Redemption Notice.
15. SCBSL is not the supplier of the Gift. It is not obliged to assist or act on your behalf in communicating with the third part merchant(s) supplying the Gift for any reason. You accept the Gift as it is and subject to any terms and conditions that the merchant(s) supplying the Gift may impose. SCBSL is not an agent of any merchant(s) supplying the Gift or vice versa.
16. SCBSL makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms and conditions with respect to the Gift. SCBSL accepts no responsibility or liability for the acts or goods or services of the merchant(s) supplying the Gift, or for any delay, postponement, non-delivery, non-performance or defects in connection with the Gift. SCBSL will not be liable for any injury, loss or damage whatsoever arising out of the Gift.



General Terms

17. 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.
18. 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 website at <https://www.sc.com/sq/wealth/investment/unit-trusts/> or <https://www.sc.com/sq/wealth/investment/sc-invest/> for the latest Promotion T&Cs.
19. 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.
20. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion T&Cs.
21. 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. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions, including the Standard Chartered Online Unit Trust Platform Terms, the Customer Terms and the Investment Product Terms.
22. All information is correct at time of print.



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Investment Products

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You are fully responsible for your investment decision, including whether the Eligible Investment Product 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\$100,000 in aggregate per depositor per Scheme member by law.

For clarity, these investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**<https://www.mas.gov.sg/regulation/faqs/faqs-on-fair-and-balanced-advertising-and-other-advertising-restrictions>*