

Standard Chartered Bank 'Preserve Your Wealth' Q1 2021 Promotion Terms and Conditions ("Promotion T&Cs")

1. This Standard Chartered Bank 'Preserve Your Wealth' Q1 2021 Promotion ("**Promotion**") is available from 1 January 2021 to 31 March 2021, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.
2. This Promotion is available to new-to-bank customers (as defined below) of Standard Chartered Bank (Singapore) Limited ("**Bank**") who:
 - (a) successfully establish a new Priority Banking or Priority Private relationship with the Bank as a primary account holder during the Promotion Period. To clarify, customers of the Bank who are in the Priority Banking or Priority Private segments twelve (12) months prior to the commencement of the Promotion Period will not be eligible for this Promotion;
 - (b) during the Promotion Period, have placed and settled subscription order/s for Eligible Unit Trust/s,
 but shall not include employees of the Bank and Standard Chartered Bank, Singapore Branch (hereafter, an "**Eligible Customer**").

For the purpose of this Promotion, "**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 account holder with the Bank during the Promotion Period but does not include an individual who maintains or had maintained a Deposits Relationship as the primary account holder with the Bank within the twelve (12) months prior to the commencement of the Promotion Period.

3. For the purpose of this Promotion, "**Eligible Unit Trust**" means such unit trust investment products distributed by the Bank with a minimum sales charge of at least 1.50%, but does not include:
 - (i) Any investments placed through the Bank's Online Unit Trusts platform;
 - (ii) Any exchange traded funds;
 - (iii) Any investments made through the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme;
 - (iv) Any investments placed via Regular Savings Plan arrangements; and
 - (v) Any switching transactions.

Gift

4. An Eligible Customer shall be entitled to receive the gift ("**Gift**") for each qualifying transaction he/she completes ("**Qualifying Transaction**"), each as set out below:

Qualifying Transaction	Gift
For every S\$100,000 (or its equivalent in foreign currency) successful subscription/s in Eligible Unit Trust/s within the same business day during the Promotion Period, at any of the Bank's branches in Singapore	S\$200 account/cash credit

5. For joint investment accounts, only the account holder nominated as the main account holder shall be eligible for the Gift in accordance with Clause 4 where he/she is an Eligible Customer.
6. An Eligible Customer may aggregate his subscription in more than one Eligible Unit Trust to meet the amount required for a Qualifying Transaction, subject to all the relevant subscriptions being placed and processed on the same business day and completely settled. For non-Singapore dollar

denominated Eligible Unit Trust transactions, the transaction amount will be converted into Singapore dollars on the transaction date, based on the relevant prevailing foreign exchange rate, each as determined by the Bank in its sole and absolute discretion for this purpose.

7. (a) The aggregate value of the Gift an Eligible Customer may receive under this Promotion is capped at S\$1,000; and

(b) For investments performed using joint name investment accounts, all the account holders must fulfil the Eligibility Criterion in Clause 4 for the Eligible Customer to qualify for the Gift, regardless of the number of accounts opened with the Bank or the number or value of Eligible Unit Trust/s purchased, or the number of Qualifying Transactions made by that Eligible Customer during the Promotion Period.
8. In the event that the Eligible Customer cancels any subscription order(s) which meets the minimum amount required for a Qualifying Transaction for whatever reason, the Gift shall be forfeited and the Bank reserves the right to decline to award or cancel crediting of the Gift, or if already credited, to debit a value equivalent to the Gift, from any of the Eligible Customer's account(s) held with the Bank without prior notice.
9. Please note that unless otherwise stated by the Bank, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions. This Promotion is valid in conjunction with the Standard Chartered Bank 'Protect Your Wealth' Q1 2021 Promotion.

Award of Gift

10. The Gift will be awarded by the Bank in the form of cash credit, credited directly into any of the Eligible Customer's Singapore Dollar denominated current/cheque/savings accounts with the Bank, within six (6) months of the date of fulfilling the conditions set out in Clause 4, subject to such bank account being valid and in good standing (as defined below) (as determined by the Bank in its sole and absolute discretion).
11. In the event that an Eligible Customer ceases to maintain a minimum of one (1) Singapore Dollar denominated current/cheque/savings account with the Bank prior to receiving the Gift 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 Gift will be forfeited.
12. The Bank reserves the right to decline to award or cancel crediting of the Gift or if already credited, to debit from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Gift 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;
 - (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.Under any of the circumstances stated above, the Bank is not obliged to substitute the Gift with a gift or account credit of lower value.
13. The Gift is not exchangeable or redeemable for other goods or cash equivalents of other denominations, and are each strictly non-transferable and non-assignable, whether in full or in part.

General

14. For the purpose of this Promotion, “**valid and in good standing**” means, in relation to a savings/cheque/current account with the Bank:
- (a) the account must not be suspended, cancelled, terminated or closed for any reason;
 - (b) the account is not delinquent or unsatisfactorily conducted for any reason; and
 - (c) the account holder has not breached any term of our banking agreement.
15. 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 amount of the Gift he/she shall be 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.
16. The Bank reserves the right to do any of the following without prior notice:
- (a) replace award of Gift with another item of similar or equivalent value;
 - (b) terminate, withdraw, shorten or extend this Promotion at the Bank’s sole and absolute discretion, with or without prior notice or reason;
 - (c) vary, modify, add or delete any of these Promotion T&Cs.
- You understand and agree to be bound by any such variation.
17. In the event of any inconsistency between these Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
20. Please read these Promotion T&Cs together with our 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.
21. 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.
22. These 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.
23. All information is correct at time of print.

IMPORTANT DISCLAIMERS:

This document is 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 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 the product for you, taking into account these factors before making a commitment to purchase the product. In the event that you choose not

to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you.

You are fully responsible for your investment decision, including whether the Eligible Unit Trust 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\$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.