

Standard Chartered 'SGD & USD Secured Wealth Lending Promotion' Terms and Conditions ("Promotion T&Cs")

1. The Standard Chartered 'SGD & USD Secured Wealth Lending Promotion' ("Promotion") is available from 1 October 2017 to 31 March 2018, both dates inclusive ("Promotion Period"). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. The Promotion is open to new and existing Priority Banking customers of Standard Chartered Bank (Singapore) Limited ("Bank") who:
 - i. is an individual;
 - ii. during the Promotion Period, successfully applies for, and is granted a Secured Wealth Lending Facility with the Bank ("Facility"); and
 - iii. the Facility granted by the Bank has an approved credit limit (as defined in the Facility Letter/Investment Product Terms) of minimum SGD 50,000, or its equivalent in another currency.(hereafter, an "Eligible Customer").
3. An Eligible Customer excludes any customer who has an existing Facility or who has cancelled a Facility with the Bank for whatever reason during the Promotion Period.
4. The Promotion is not valid with any other promotions/incentives, unless expressly stated.
5. Employees of the Bank and Standard Chartered Bank, Singapore Branch may be subjected to additional eligibility criteria, and should contact their Relationship Manager for details.

Campaign Pricing

6. An Eligible Customer will be entitled to the promotional 1M SIBOR + 1.30% p.a. interest rate for all approved SGD credit limits for such Facility granted by the Bank during the Promotion Period.
7. An Eligible Customer will be entitled to the promotional 1M USD LIBOR + 1.30% p.a. interest rate for all approved USD credit limits for such Facility granted by the Bank during the Promotion Period.
8. Any application for a Facility is granted at the sole discretion of the Bank, and the Bank may accept or reject any application without giving any notice and/or without furnishing any reasons. Where a Facility is granted, the credit limit is subject to the Bank's Loan-to-Valuation ratio (LTV) which is periodically reviewed from time to time and the value of the security provided to the Bank. "Facility" means a secured lending overdraft facility granted by the Bank and secured against the investment product(s) that you deal with or through the Bank. The Bank will also require an Eligible Customer to provide security for all overdrafts under the Facility.

General Terms

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 an Eligible Customer's eligibility for the Promotion. The Bank's decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.
10. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Promotion and to terminate, withdraw, extend or shorten the Promotion, without prior notice or reason. Please visit our website at www.sc.com/sg for the latest terms and conditions applicable to the Promotion.

11. In the event of any inconsistency between the 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. These Promotion T&Cs should be read in conjunction with the prevailing Customer Terms, Investment Product Terms which contain the Standard Terms & Conditions Relating to Facilities Granted to Individuals (Part F), the Facility Letter for the Facility issued and any and all other documentation relating to the Facility and/or your accounts with us.
12. 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 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.
14. All information is correct at the time of print.

Disclaimer

This document does not constitute any 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. This document does not make any offer or commitment of any kind to arrange or underwrite any form of financing. 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 Scheme Act 2011.

You are fully responsible for your investment decision, including whether the Facility is suitable for you. The products/services involved are not principal-protected and you may lose all or part of your original investment amount. Further, using the Facility for investments may also magnify your losses.