



Standard Chartered Bank “Trade and be rewarded” New-to-Priority Banking Promotion Q1 2022 Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank “Trade and be rewarded” New-to-Priority Banking Promotion Q1 2022 (“Promotion”) is available from 1 January 2022 to 31 March 2022, 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 available to New-to-Priority Banking and New-to-Priority Private customers (as defined below) of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who:
 - (a) Open/have a S\$ current or cheque or savings account with the Bank during the Promotion Period;
 - (b) Successfully establish a new Priority Banking or Priority Private relationship with the Bank as a primary account holder and have a minimum amount of S\$200,000 (or its equivalent in foreign currency) in case of Priority Banking or a minimum amount of S\$1,500,000 (or its equivalent in foreign currency) in case of Priority Private, either in the form of Eligible Deposits (as defined in Clause 8) and/or Eligible Investments (as defined in Clause 9) ; and
 - (c) have an existing / new Online Trading account on the Bank’s Online Trading platform (“**SC Online Trading**”) during the Promotion Period,

but shall not include employees of the Bank and Standard Chartered Bank, Singapore Branch (each, an “**Eligible Customer**”).
3. This Promotion is not concurrently valid with other Standard Chartered Bank SC Online Trading promotions.

Promotion

4. To qualify for this Promotion, an Eligible Customer must meet the following qualifying criteria:

Minimum Qualifying Balance (as defined in Clause 7)	Reward
Maintain a minimum S\$200,000 (or its equivalent in in foreign currency) in case of Priority Banking or a minimum S\$1,500,000 in case of Priority Private (or its equivalent in in foreign currency)	An Eligible Customer who fulfils the minimum Qualifying Balance, he/she will be entitled to 100% brokerage fee rebates for all ‘buy’ transactions (“ Rebate ”) performed on SC Online



<p>of Funds in Eligible Deposits and/or Eligible Investments by 31 May 2022.</p> <p>Client must maintain this qualifying balance until 31 March 2023 to remain eligible.</p>	<p>Trading platform from 1 January 2022 to 31 March 2023.</p>
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For joint accounts, only the account holder nominated as the main account holder shall be eligible for the Promotion in accordance with Clause 2 where he/she is an Eligible Customer.

Award of Brokerage Fee Rebates

5. The Eligible customer will be reimbursed the Rebate based on the following schedule. The Rebate will be credited in the same currency that the Eligible Customer performed for each 'buy' transaction.

Date in which an Eligible Customer meets the minimum Qualifying Balance	Dates in which an Eligible Customer performed the 'buy' trading transactions on SC Online Trading	Date of reimbursement of Rebate
31 May 2022	1 January 2022 to 31 March 2022	30 June 2022
30 June 2022	1 April 2022 to 30 June 2022	31 July 2022
30 September 2022	1 July 2022 to 30 September 2022	31 October 2022
31 December 2022	1 October 2022 to 31 December 2022	31 January 2023
31 March 2023	1 January 2023 to 31 March 2023	30 April 2023

6. The Eligible Customer will first be charged for the standard full brokerage fee, which will be debited from their SC Online Trading account and will then subsequently receive the Rebate. An Eligible Customer remains liable for the payment of any transfer-out fee, and any transactional fee payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on such Eligible Customer by law.

Definitions

7. "Qualifying Balance" refers to the end of the month balance held with the Bank in the form of Eligible Deposits (as defined in Clause 8) and/or Eligible Investments (as defined in Clause 9)
8. "Eligible Deposits" means current/cheque account(s) and/or savings account(s) with the Bank and include time deposit.



9. "Eligible Investments" means investment product(s), securities in the **securities trading account(s)** held with the Bank, but does NOT include:
- (i) insurance policies and/or;
 - (ii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
10. "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) you have not breached any term of our banking agreement.
11. 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 gifts he/she shall be entitled to receive under this Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

General Terms

12. The Bank reserves the right to do any of the following without prior notice or reason:
- (a) replace a Gift/Cash Reward awarded 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; and/or
 - (c) 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 branches or our website at <https://www.sc.com/sq/investment/online-trading/> for the latest Promotion T&Cs.

13. 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.
14. Please read these Promotion T&Cs together with our Online Trading Terms, 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.
15. 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.



16. 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.

17. All information is correct at time of print.

IMPORTANT DISCLAIMERS:

This document is being distributed 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 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. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this investment is suitable for you.

You are fully responsible for your investment decision, including whether the SC Online Trading service 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.