

Standard Chartered Bank “The Wall Street Journal & Barron’s” Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank “The Wall Street Journal & Barron’s” Promotion (“**Promotion**”) is available from 15 June 2020 to 30 April 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by this Promotion T&Cs.

Eligibility

2. This Promotion is only open to new or existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) (hereinafter referred to as “**you**” or “**Eligible Customer**”).

Promotion

3. You will be eligible to receive the gift set out in Clause 4 (the “**Gift**”) if you (a) satisfy the eligibility criteria in Clause 2 above, and (b) fulfil the corresponding promotion criteria **during** the Promotion Period (the “**Promotion Criteria**”).
4. The Gift is issued on a first-come-first-served basis and is limited to the first 30,000 Eligible Customers who fulfil the Promotion Criteria during the Promotion Period.

	Promotion Criteria	Gift
4.1	<p>You are a Priority Private Client who:</p> <p>(a) opts-in (or renews declaration) during the Promotion Period and is treated by the Bank as an Accredited Investor*; or</p> <p>(b) you are currently treated by the Bank as an Accredited Investor* and have a minimum of 6 months status validity from the commencement date of the Promotion Period.</p>	<p>Receive (i) 12-month complimentary membership to WSJ.com (“WSJ Gift”) and (ii) 12-month complimentary membership to Barrons.com (“Barrons Gift”)</p>
4.2	<p>You are a Priority Banking Client who:</p> <p>(a) opts-in (or renews declaration) during the Promotion Period and is treated by the Bank as an Accredited Investor*; or</p>	<p>Receive 12-month complimentary membership to WSJ.com (“WSJ Gift”)</p>

	(b) you are currently treated by the Bank as an Accredited Investor*and have a minimum of 6 months status validity from the commencement date of the Promotion Period.	
4.3	You are a LiveFX Gold Tier member	Receive 12-month complimentary membership to WSJ.com (“ WSJ Gift ”)
4.4	You have traded a minimum of S\$100,000 (or its equivalent in other currencies) worth of transactions** on SC Online Trading over 3 consecutive months (including but not limited to as of the commencement date of the Promotion Period)	Receive 12-month complimentary membership to Barrons.com (“ Barrons Gift ”)

* To be eligible to declare to the Bank to be treated as an Accredited Investor, an individual must have 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 that an application for Accredited Investor status is approved at the sole and absolute discretion of the Bank.

** “Buy” and “sell” trades transacted via SC Online Trading platform or RM-assisted trades will qualify. Transactions which are subsequently voided or cancelled will not be considered.

5. Each Eligible Customer is only entitled to receive a maximum of one (1) WSJ Gift and one (1) Barrons Gift under this Promotion, regardless of the number of accounts that the Eligible Customer opens with the Bank or the value of relevant transactions/investments made.

Illustrations: If you qualify for the Promotion Criteria set out in Clause 4.1 and receive the corresponding Gift i.e. (i) 12-month complimentary membership to WSJ.com and (ii) 12-month complimentary membership to Barrons.com, you will not receive the Gift even where you fulfill the other Promotion Criteria. If you qualify for the Promotion Criteria set out in Clause 4.2 and receive the corresponding Gift i.e. 12-month complimentary membership to WSJ.com, you can still receive 12-month complimentary membership to Barrons.com where you fulfill the other correspondingly Promotion Criteria such as the Promotion Criteria set out in Clause 4.4.

6. For joint accounts, only the account holder nominated as the main or primary account holder shall be entitled to the Gift.
7. The Gift is provided by third party merchants and the Bank is not an agent of the merchants supplying the Gift.
8. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and assumes no liability or responsibility for the acts or omissions of the merchants or any non-usability of the Gift. Any dispute about the value, condition or usability of the Gift is to be resolved by you directly with the merchant.
9. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gift for any reason. You accept the Gift as it is and subject to any terms and conditions the merchants may impose. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift.
10. The Gift is non-redeemable for cash, credit and/or any other items. The Gift is strictly non-transferable, non-assignable and non-exchangeable, whether in full or in part.
11. The Bank may, at its sole and absolute discretion, replace or substitute the Gift with any item of equivalent or similar value, at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
12. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of a Gift, or participation in this Promotion, or otherwise.

Redemption of Gift

13. An Eligible Customer who qualifies to receive the Gift will be notified by an email and/or SMS to a registered email and/or mobile number respectively according to the Bank's records or such other manner of communication adopted by the Bank in its sole and absolute discretion within 20 business days of the following calendar month of fulfilling the eligibility criteria set out in Clause 4 (each, a "Redemption Notice"). The Redemption Notice shall state the detailed instructions —for redemption of the Gift.
14. The Gift must be redeemed before the expiry date stated in the Redemption Notice and otherwise in accordance with the instructions therein. The Bank will not extend the redemption expiry date should you fail to redeem the Gift during the stated redemption period for any reasons whatsoever. If you do not redeem the Gift during

the redemption period, you will be deemed to have forfeited the Gift awarded to you.

15. Without prejudice to the generality of the foregoing, you must redeem the Gift on The Wall Street Journal or Barron's websites as the case may be, and you must use the unique redemption code(s), each as stated in the Redemption Notice, or otherwise as notified to you in the Redemption Notice.
16. The Gift and Redemption Notice are not transferable or exchangeable for cash, credit or any other items in part or in whole. Any Redemption Notice that has expired or is lost will not be replaced.

General Terms

17. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.
18. 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 and the corresponding Gift to be awarded. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons).
19. The Bank reserves the right to do any of the following without prior notice or reason:
 1. terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
 2. vary, modify, add or delete any of the terms of the Promotion.

You understand and agree to be bound by any such variation.
20. In the event of any inconsistency between this Promotion T&Cs and any brochures, marketing or promotional materials relating to this Promotion, this Promotion T&Cs shall prevail to the extent of such inconsistency.
21. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions, including the Customer Terms, Current / Cheque / Savings Account and Time Deposit Terms, Investment Products Terms, Standard Chartered LiveFX Terms and Standard Chartered Online Trading Terms (collectively, "Other Terms"). If there is any inconsistency between these Promotion T&Cs and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.
22. A person who is not a party to this Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion T&Cs.

23. This 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.

24. All information is correct at time of print.

IMPORTANT DISCLAIMERS:

This document is for general circulation only and 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.

You are fully responsible for your investment decision, including whether the Live FX service or 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.