

## Unlimited\$aver Sign-up Cashback Promotion Terms and Conditions

1. This Unlimited\$aver Sign-up Cashback Promotion (the "Promotion") is available **from 1 July 2019 to 31 October 2019** (both dates inclusive) (the "Promotion Period") to all new and existing clients of Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank"), who are individuals and new to Unlimited\$aver<sup>1</sup>. By participating in this Promotion, you agree to be bound by these terms and conditions.

### Eligibility

2. To qualify for this Promotion:
  - a. you must during the Promotion Period apply for (i) an Unlimited\$aver savings account (the "Unlimited\$aver Account") as a main account holder and (ii) a Standard Chartered Unlimited Cashback Credit Card ("Unlimited Credit Card") issued by the Bank as a principal cardholder;
  - b. both your applications for the Unlimited\$aver Account and Unlimited Credit Card must be approved by the Bank;
  - c. you must deposit a minimum sum of S\$50,000 (as specified in the table at **Clause 4** below) in *fresh funds*\* (the "Minimum Deposit") into the Unlimited\$aver Account at the time of account opening, where "*fresh funds*" means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening of your Unlimited\$aver Account;
  - d. you must maintain the Minimum Deposit in your Unlimited\$aver Account until the end of the calendar month immediately after the calendar month in which your Unlimited\$aver Account is opened; and
  - e. your Unlimited\$aver Account and your Unlimited Credit Card account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion.
3. For the avoidance of doubt, this Promotion is only applicable to new applications for Unlimited\$aver<sup>1</sup>. In other words, you must not have had a previous Unlimited\$aver Account and/or Unlimited Credit Card account suspended, cancelled or terminated in the last 12 months.

### Unlimited\$aver Sign-up Cashback

4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive a sign-up cashback (the "Cashback") stipulated in the table below:

Minimum Deposit	Cashback
S\$ 50,000	S\$80 Cashback

5. Unless otherwise stated, the Cashback will be credited to your principal Unlimited Credit Card account within 90 days from: (a) the date of activation of the linked principal Unlimited Credit Card; or (b) the date of deposit of the Minimum Deposit into the Unlimited account; whichever is later. Any Cashback credited into the Unlimited Credit Card account must be utilised within six (6) calendar months from the date of activation of the Unlimited Credit Card, failing which the unutilised portion of the Cashback will be forfeited and no compensation will be given. The Bank reserves the right to determine at its sole discretion which *card account* to which Cashback should be credited.
6. In addition to the Cashback awarded under this Promotion, you will also be eligible for the cashback stated in the Bank's Credit Card Sign-up Promotion Terms and Conditions if you meet the relevant criteria set out in those terms, unless stated otherwise.

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<sup>1</sup> Unlimited\$aver comprises a savings account (Unlimited\$aver account) which may be linked to a Standard Chartered Unlimited Cashback Credit Card (Unlimited Credit Card). Please refer to the [Unlimited\\$aver Product Terms](#) for more information.

7. If the Bank at any time determines (at its sole and absolute discretion) that you do not satisfy any of the eligibility requirements as set out in Clauses 2 and 3, but such Cashback has been redeemed by you, the Bank reserves the right to clawback any Cashback credited to your principal Unlimited Credit Card or to debit the amount from any of your account(s) with the Bank.
8. For the avoidance of doubt, you are entitled to a maximum of one-time Cashback for this Promotion. The Cashback is not exchangeable for cash or any other items, and is non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Cashback with any item of equivalent or similar value, without prior notice or reason.

## **General**

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. This Promotion is valid in conjunction with the Bank's Credit Card Sign-Up Promotion (the terms and conditions of which can be found [here](#)).
10. Please refer to the Bank's Pricing Guide at [av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf](http://av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf) for any applicable fees and charges, or visit [sc.com/sg/unlimitedsaver](http://sc.com/sg/unlimitedsaver) for more information on Unlimited\$aver, including the latest terms and conditions applicable to the Promotion.
11. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason). You agree and consent to be bound by any such variation.
12. 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 your eligibility for the Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
13. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall, to the extent of such inconsistency, prevail.
14. These Unlimited\$aver Sign-up Cashback Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Unlimited\$aver Product Terms and Credit Card Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.
15. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
16. These terms and conditions 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.
17. All information is accurate as at the date of publication.

## **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.

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