



Standard Chartered Bank “Maximise Your SRS” (1 October 2021 – 31 December 2021) Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank “Maximise Your SRS” (1 October 2021 – 31 December 2021) Promotion (“**Promotion**”) is available from 1 October 2021 to 31 December 2021, 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 only available to new or existing customers of Standard Chartered Bank (Singapore) Limited (“**Bank**”) who:
 - (a) during the Promotion Period, have placed subscription order(s) for Eligible Unit Trust(s) (as defined in Clause 4 below) using monies under the Supplementary Retirement Scheme (“**SRS**”); and
 - (b) have a valid Singapore mobile phone number on the Bank’s records, as the Reward (as defined in Clause 5) is exclusively available for redemption and use in Singapore,
 (hereafter, an “**Eligible Customer**”). Employees of the Bank and Standard Chartered Bank, Singapore Branch are not eligible for this Promotion.
3. For joint investment accounts, only the account holder nominated as the main account holder shall be eligible to qualify as the Eligible Customer.
4. For the purpose of this Promotion, “**Eligible Unit Trust**” means any unit trust investment product distributed by the Bank from time to time which may be settled using monies from a SRS account, with a minimum sales charge of at least 1.50%, but does not include:
 - (a) Any investments placed through the Bank’s Online Unit Trust platform;
 - (b) Any exchange traded funds;
 - (c) Any investments placed via Regular Savings Plan arrangements; and
 - (d) Any switching transactions.

[Refer to List of Unit Trust Funds available for purchase using SRS monies](#)

Promotion

5. An Eligible Customer shall be entitled to receive a Shopee voucher (“**Reward**”) worth the amount corresponding to the Cumulative SRS Unit Trusts Investment Amount (as defined below) placed by the Eligible Customer during the Promotion Period, as set out below:

Cumulative SRS Unit Trusts Investment Amount (in SGD or its equivalent in other currencies)	Reward value
More than or equal to SGD40,000	SGD100.00
More than or equal to SGD20,000 but less than SGD40,000	SGD50.00
More than or equal to SGD10,000 but less than SGD20,000	SGD20.00

- (a) For the purpose of these Promotion T&Cs, “**Cumulative SRS Unit Trusts Investment Amount**” means the aggregate amount placed for subscription of Eligible Unit Trust(s), which is subject to the requirements of Clause 5(b).

An Eligible Customer may aggregate his subscriptions during the Promotion Period in the same or more than one Eligible Unit Trust for purpose of calculating the applicable Cumulative SRS Unit Trusts Investment Amount, subject to all relevant subscription orders being settled. For non-Singapore dollar denominated Eligible Unit Trust transactions, the transaction amount will be converted into Singapore dollars as of the trade placement date based on the relevant prevailing foreign exchange rate as determined by the Bank in its sole and absolute discretion for this purpose.

- (b) In cases where the Eligible Customer cancels a trade within the stipulated cancellation period after he/she purchased an Eligible Unit Trust during the Promotion period, the Bank will not take into account the cancelled Eligible Unit Trust in calculating the Cumulative SRS Unit Trusts Investment Amount.
- (c) The Bank reserves the right to decline to award the Reward and/or deduct from any of the Eligible Customer’s account(s) with the Bank (without notice to the Eligible Customer) the value of the Reward already awarded, at its sole and absolute discretion, in the event that the Eligible Customer does not meet any of the requirements of this Clause 5 from time to time.
6. The aggregate value of the Reward an Eligible Customer may receive under this Promotion is capped at SGD100, regardless of the number of accounts opened with the Bank or the number or value of Eligible Unit Trusts purchased by that Eligible Customer during the Promotion Period.
7. Please note that unless otherwise stated by the Bank, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.

Redemption of Reward

8. An Eligible Customer who qualifies to receive the Reward will be notified by an email and/or SMS according to the Bank’s records or such other manner of communication adopted by the Bank in its sole and absolute discretion as soon as practicable after the Promotion Period and by 31 March 2022 (a “**Redemption Notice**”).
9. The Reward must be redeemed before the expiry date stated in the Redemption Notice and otherwise in accordance with the instructions stated therein. The Bank will not extend the redemption date should you fail to redeem the Reward during the redemption period for any reasons whatsoever. If you do not redeem the Reward during the redemption period, the Reward will be forfeited.
10. The Reward must be redeemed on the Shopee Online Shopping App by the Eligible Customer using the unique voucher code(s) stated in the Redemption Notice. The Redemption Notice will indicate the number of times a voucher code is valid for redemption in accordance with your entitlement under these Promotion T&Cs.
11. The Bank reserves the right to decline to award the Reward and/or deduct from any of the Eligible Customer’s account(s) with the Bank (without notice to the Eligible Customer) the value of the Reward already awarded in the event that the Bank determines that any of the requirements or the terms of our banking agreement has not been complied with, including but not limited to the following:
- (a) where the Eligible Customer has acted fraudulently or dishonestly;

- (b) 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; or
- (c) 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 Reward with a reward of lower value.

- 12. The Reward is not exchangeable or redeemable for other goods or cash equivalents of other denominations and is strictly non-transferable and non-assignable, whether in full or in part.
- 13. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and assumes no liability or responsibility for the acts or omissions of the merchant(s) or any non-usability or defects in the Reward. Any dispute about the value, condition or usability of the Reward is to be resolved by you directly with the merchant(s).
- 14. The Bank is not obliged to assist or act on your behalf in communicating with the merchant(s) supplying the Reward for any reason. You accept the Reward as it is and subject to any terms and conditions the merchant(s) may impose. No payment or compensation whether in cash, credit or kind shall be made for any unredeemed, lost, misplaced, stolen or damaged Reward.

General

- 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 eligibility and the value of the Reward 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).
- 16. The Bank reserves the right to do any of the following without prior notice or reason:
 - (a) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
 - (b) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.

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- 17. In the event of any inconsistency between this Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, this Promotion T&Cs shall prevail to the extent of such inconsistency.
- 18. 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.
- 19. 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.
- 20. 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.
- 21. 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 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. 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.