



Standard Chartered Online Trading Member-Get-Member Referrer Programme 1 April 2021 to 30 June 2021 Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Online Trading Member-get-Member Referrer Programme Promotion (the “**Promotion**”) is valid from 1 April 2021 to 30 June 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

Eligibility

2. The Promotion is available to selected customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who (i) have an existing Online Trading account with the Bank during the Promotion Period; (ii) received an electronic direct mailer from the Bank notifying them of their eligibility for this Promotion; and (iii) who, during the Promotion Period, successfully refer any family member or friend (such referred individual to be termed as a “Referred Individual”) to the Bank to sign up for a new Online Trading account (hereafter, such existing customer being referred to as “you” or “Eligible Customer”). Employees of the Bank and Standard Chartered Bank, Singapore Branch, will not be eligible for this Promotion.
3. Prior to referring a Referred Individual to the Bank, and by participating in this Promotion, the Eligible Customer:
 - 3.1 is deemed to provide consent to the Bank to disclose his/ her name, and the fact that he/ she holds an Online Trading account with the Bank, to the Referred Individual;
 - 3.2 must undertake to comply with the provisions of the Personal Data Protection Act 2012 and such relevant laws (and including all relevant subsidiary legislation) as may be applicable, including to obtain any required consent from any Referred Individual to receive from the Eligible Customer the Unique URL (as defined under Clause 5 below); and
 - 3.3 must inform, and obtain the consent of, such Referred Individual that the application status of their new Online Trading account with the Bank would be disclosed to the Eligible Customer by virtue of whether he/ she receives the Referral Cash Credit (as defined in Clause 6 below) under this Promotion.
4. A referral will be considered successful when:
 - 4.1 The Eligible Customer, during the Promotion Period, successfully shares the Unique URL with a Referred Individual;
 - 4.2 the Referred Individual applies and successfully opens a new Online Trading account, (i) through the Unique URL that is shared with him/her by the Eligible Customer, and (ii) via the MyInfo SingPass application portal;
 - 4.3 the Bank receives the Referred Individual’s application for his/ her new Online Trading account within the Promotion Period. Notwithstanding the foregoing, the Bank may take up to 14 calendar days after the end of the Promotion Period to continue to process any



application received by the Bank during the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications for this Promotion on a case-to-case basis, subject to these Promotion T&Cs;

- 4.4 the Referred Individual's application for his/ her new Online Trading account is approved by the Bank, and such approval is final and unconditional;
 - 4.5 the Referred Individual must perform a 'buy' transaction from the new Online Trading account set up upon approval of the trading account within the Promotion Period.
 - 4.6 the Referred Individual's new Online Trading account must, within six (6) months of the account opening date, continue to be valid (i.e. the account must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by the Bank in its sole and absolute discretion; and
 - 4.7 the Referred Individual is (a) at least 21 years old as at the Referral Date (as defined in Clause 5 below), and (b) not an existing Online Trading client and did not previously close the Online Trading account in the last 12 months prior to the Referral Date (as defined in Clause 5 below).
- 5 For the purposes of the Promotion:
- 5.1 **"Unique URL"** shall each be referred to as **the referral link sent by the Bank to the Eligible Customer via an electronic direct mailer.**
 - 5.2 the **"Referral Date"** is the date on which the Referred Individual applies for his new Online Trading account using the Unique URL that the Eligible Customer has shared with him/her.
 - 5.3 **"valid and in good standing"** means, in relation to a savings/cheque/current account with the Bank:
 - (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.

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- 6 If Clauses 2, 3 and 4 above are fulfilled, the Eligible Customer will receive S\$50 cash credit (the **"Referral Cash Credit"**) from the Bank for each successful Referred Individual (capped at a maximum of 3 successful referrals per Unique URL during the Promotion Period). Each Eligible Customer shall only be provided a single Unique URL regardless of the number of Online Trading accounts (including joint accounts) he/ she may hold and be limited to 3 successful referrals. For Online Trading joint accounts, only the main account holder is entitled to participate in this Promotion.



- 7 If more than one (1) Eligible Customer refers the same Referred Individual to the Bank during the Promotion Period, only one (1) Eligible Customer will be qualified to receive the Referral Cash Credit. The Bank shall have the sole and absolute discretion to determine which Eligible Customer qualifies to receive the Referral Cash Credit.
- 8 If a particular Referred Individual, applies more than one time during the Promotion Period, only one (1) Online Trading account application will be eligible for the Referral Cash Credit. The Referral Cash Credit will only be awarded to the first Online Trading account application approved by the Bank, pursuant to this Promotion, and will only be awarded to the Eligible Customer whose Unique URL has been used by the Referred Individual to submit the application.

Award of Cash Credit

- 9 The Referral Cash Credit will be credited directly into the Eligible Customer's Singapore Dollar denominated Online Trading Securities Settlement account with the Bank (as determined by the Bank in its sole and absolute discretion) by 31 August 2021, subject to such bank account being valid and in good standing (as determined by the Bank in its sole and absolute discretion). For Online Trading joint accounts, the Online Trading Securities Settlement account where the main account holder is nominated shall be awarded the cash credit.
- 10 In the event that an Eligible Customer ceases to maintain the Online Trading Securities Settlement account with the Bank prior to receiving the Referral Cash Credit and, where applicable, or if any of the Eligible Customer's account(s) with the Bank are suspended, closed or the Eligible Customer is in breach of our banking agreement or these Promotion T&Cs, the Eligible Customer will be considered as disqualified from this Promotion and the Referral Cash Credit will be forfeited.
- 11 The Bank reserves the right to decline to award or cancel crediting of the Referral Cash Credit and, where applicable, or deduct from the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Referral Cash Credit which has already been credited, in the event that the Bank determines that any of the requirements or the terms of our banking agreement or these Promotion T&Cs had not been complied with, including but not limited to the following:
 - (i) where the Eligible Customer has acted fraudulently or dishonestly;
 - (ii) 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;
 - (iii) 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 Referral Cash Credit of lower value.



12 The Referral Cash Credit is not exchangeable or redeemable for other goods or cash equivalents of other denominations, and strictly non-transferable and non-assignable, whether in full or in part.

General Terms

13 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 applicable criteria. 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).

14 The Bank reserves the right to do any of the following without prior notice or reason:

- (i) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
- (ii) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.
- (iii) Please visit <https://av.sc.com/sg/content/docs/wmsg-mgm-scot-referrer.pdf> for the latest Promotion T&Cs.

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.

15 These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions including the Standard Chartered Bank Online Trading Platform Terms, Current/Cheque/Savings Account and the Investment Product Terms.

16 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.

17 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.

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.

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, these 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.