



Standard Chartered Bank Unit Trust Regular Savings Plan (April to September) Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank Unit Trust Regular Savings Plan (April to September) Promotion (“**Promotion**”) is available from 1 April 2021 to 30 September 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

Eligibility

2. Subject to Clause 3, this Promotion is open to customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who (a) successfully set up a Regular Savings Plan (RSP) arrangement for any Eligible Unit Trust during the Promotion Period; and (b) have a minimum of one (1) Singapore Dollar denominated current/cheque/savings account with the Bank (hereinafter referred to as “**you**” or “**Eligible Customer**”).
3. Employees of the Bank and Standard Chartered Bank, Singapore Branch are not eligible for this Promotion.
4. For the purposes of this Promotion, “**Eligible Unit Trust**” means such unit trust investment products distributed by the Bank where a minimum sales charge of at least 1.50% is applicable, but does not include:
 - exchange traded funds; and
 - any investments made through the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.

Promotion

5. You will be eligible to receive a one-off cash credit in the corresponding amount set out below (the “**Gift**”) if you satisfy (a) the eligibility criteria in Clause 2 above, and (b) the promotion criteria below (“**Promotion Criteria**”), during the Promotion Period.



Promotion Criteria	Gift
Successfully set up a new Regular Savings Plan (RSP) for any Eligible Unit Trust during the Promotion Period, with a minimum period of 12 continuous months:	
at least S\$200/month (or its equivalent in foreign currencies) in an Eligible Unit Trust (but less than S\$500); or	S\$25 cash credit
at least S\$500/month (or its equivalent in foreign currencies) in an Eligible Unit Trust (but less than S\$1,000); or	S\$50 cash credit
at least S\$1,000/month (or its equivalent in foreign currencies) in an Eligible Unit Trust.	S\$150 cash credit

Note: For the avoidance of doubt, the RSP arrangement referred to above excludes the Initial Investment Amount of \$1,000 for RSP. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.

- Each Eligible Customer is entitled to a maximum of 1 Gift under this Promotion, regardless of the number or value of RSP arrangements set up. For joint investment accounts, only the account holder nominated as the main account holder shall be eligible for the Gift.
- In the event that the RSP arrangement set up during the Promotion Period for purpose of meeting the Promotion Criteria is terminated, varied and/or supplemented such that the minimum period of 12 continuous months and/or the minimum monthly contributions will no longer be met, the Bank reserves the right to decline to award the Gift and/or to deduct from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Gift already awarded under this Promotion.

Award of Gift

- The Gift will be awarded by the Bank in the form of a one-off cash credit, credited directly into any of the Eligible Customer's Singapore Dollar denominated current/cheque/savings accounts with the Bank (as determined by the Bank in its sole and absolute discretion), subject to such bank account being valid and in good standing (as determined by the Bank in its sole and absolute discretion). Clients who fulfil the eligibility criteria by 30 June 2021, they will receive the Gift by 31 August 2021. Client who fulfil the eligibility criteria after 30 June 2021, they will receive the Gift by 30 November 2021.



9. In the event that an Eligible Customer ceases to maintain a minimum of one (1) Singapore Dollar denominated current/cheque/savings account with the Bank prior to receiving the Gift, 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, the Eligible Customer will be considered as disqualified from this Promotion and the Gift will be forfeited.
10. The Bank reserves the right to decline to award or cancel crediting of the Gift and, where applicable, or deduct from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Gift has already been credited, in the event that the Bank determines that any of the requirements or the terms of our banking agreement 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 yourself 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 Gift, with a gift or account credit of lower value.
11. The Gift is not exchangeable or redeemable for other goods or cash equivalents of other denominations, and are each strictly non-transferable and non-assignable, whether in full or in part.

General Terms

12. For the purpose of this Promotion, "**valid and in good standing**" means, in relation to a savings/cheque/current account with the Bank:
- (a) the account must not be suspended, cancelled, terminated or closed for any reason;
 - (b) the account is not delinquent or unsatisfactorily conducted for any reason; and
 - (c) you have not breached any term of our banking agreement.
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:
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.
- Please visit <https://www.sc.com/sg/investment/unit-trusts/> for the latest terms and conditions applicable to this Promotion.
15. In the event of any inconsistency between these Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
16. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions including the Standard Chartered Bank Online Unit Trust Platform Terms, Current/Cheque/Savings Account and the Investment Product Terms.
17. 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.
18. 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.
19. 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 Online Unit Trust Platform 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, 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.