

## Standard Chartered Online Trading Member-get-Member Referred Individual Programme 12 October 2020 to 31 December 2020 Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Online Trading Member-get-Member Referred Individual Programme Promotion (“**Promotion**”) is valid from 12 October 2020 to 31 December 2020, 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 open to new or existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who do not have an existing account on the Bank’s Online Trading platform (“**Online Trading**”) and is referred by an existing Online Trading customer via the Standard Chartered Online Trading Member-get-Member Referrer Programme to sign up for a new Online Trading account during the Promotion Period (such referred individual to be termed as a “**Referred Individual**”). Employees of the Bank and Standard Chartered Bank, Singapore Branch are not eligible for this Promotion.
3. This Promotion is not concurrently valid with other Standard Chartered Bank Online Trading promotions (other than the Standard Chartered Online Trading Member-get-Member Referrer Programme Promotion).
4. A referral will be considered successful when:
  - 4.1 The Referred Individual, during the Promotion Period, receives the Unique URL (as defined in Clause 5) from an existing Online Trading customer to sign up for a new Online Trading account;
  - 4.2 the Referred Individual successfully applies and opens a new Online Trading account, (i) through the Unique URL that is shared with him/her, and (ii) via MyInfo SingPass application portal, during the Promotion Period;
  - 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'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;
- 4.6 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); and
- 4.7 the Referred Individual has provided the consent to the Bank to disclose the application status of his/her new Online Trading account with the Bank to the Online Trading customer who provides the Unique URL.
- 5 For the purposes of the Promotion:
- 5.1 **"Unique URL"** shall each be referred to as the referral link issued by the Bank and shared by an Online Trading customer.
- 5.2 the **"Referral Date"** is the date on which the Referred Individual applies for his/her new Online Trading account using the Unique URL.

## Promotion

6. If Clauses 2, 3 and 4 above are fulfilled, to qualify for this Promotion and receive the fee rebates, the Referred Individual must meet the qualifying criteria as set out below:

Qualifying Criteria	Promotion
Perform a 'buy' transaction within 7 working days from the new Online Trading account activation date	<p>Referred Individual will be entitled to 100% brokerage fee rebates for all buy transactions performed in the calendar month of account activation and for one subsequent calendar month (<b>"Qualifying Transactions"</b>).</p> <p>The Referred Individual will first be charged on the standard full brokerage fee for each Qualifying Transaction, which will be debited from their SC Online Trading account, and then subsequently receive the fee rebate (<b>"Rebate"</b>).</p>

**Note:** The Referred Individual will receive an email notification upon activation of the account to inform them that their account has been activated. The Referred

Individual remains liable for the payment of any transfer-out fee, and any transactional fee payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on by law.

7. The reimbursement for the Rebate will be made by 28 February 2021. The Rebate will be credited in the same currency that the Referred Individual had traded in for each Qualifying Transaction.

## General Terms

8. 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).
9. 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 these Promotion T&Cs. You understand and agree to be bound by any such variation.

Please visit our website at <https://av.sc.com/sg/content/docs/wm-scot-mgm-referred-individual-tnc.pdf> for the latest Promotion T&Cs.

10. 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.
11. 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.
12. 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. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions, including the Standard Chartered Online Trading Terms, the Customer Terms and the Investment Product Terms.

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 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. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this investment is suitable for you.

You are fully responsible for your investment decision, including whether 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, 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.