

Standard Chartered Bonus\$aver Facebook Contest Terms And Conditions

1. This Standard Chartered Bonus\$aver Facebook Contest (the "**Facebook Contest**") is organised by Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**"), in conjunction with the launch of new Bonus\$aver product features on 1 July 2016. To enter the Facebook Contest, you will have to correctly answer Questions (*defined below*) posed by the Bank on its Facebook page (the "**Channel**"), subject to the terms below. These terms and conditions govern your participation as an entrant (the "**Entrant**") in the Facebook Contest and they apply in addition to any applicable terms of use found on the Bank's website at <https://www.sc.com/sg/online-terms-conditions.html>, as well as any other applicable terms on the Channel. Please read these terms and conditions carefully before participating in the Facebook Contest.
2. By participating in this Facebook Contest, you agree to be bound by these terms and conditions, including any applicable terms of use found on the Bank's website at [sc.com/sg](https://www.sc.com/sg) and the Channel; and you represent and warrant that all details you have provided are true, accurate and complete. Entrants may be asked to verify their entries, if necessary.

Eligibility & Qualifying Period

3. This Facebook Contest is held between 1 July 2016 (11:00 hours, Singapore time) and 15 July 2016 (23:59 hours, Singapore time) (both dates inclusive) (the "**Qualifying Period**"). Only Entries (*defined below*) received by the Bank during the Qualifying Period are eligible for the Contest.
4. This Facebook Contest is open to all Singaporean citizens and Singaporean Permanent Residents aged 18 and above with valid and existing Facebook accounts, as at the time of posting of the Answer(s) (*as defined below*) to the Question(s) (*as defined below*).
5. For the avoidance of doubt, the following people are not eligible to participate in this Facebook Contest:
 - a. the Bank's staff and employees, employees of the Bank's subsidiaries, related corporations and affiliates, and/or the immediate family members of such employees; and
 - b. staff and employees of the Bank's service providers, Protocol Pte. Ltd, Onyx Island Pte. Ltd. and Aegis Media Asia Pacific Digital Pte Ltd or any other party who helped in the preparation, organisation, planning, promotion, execution of, or is otherwise involved in this Facebook Contest.

Participation

6. To participate in this Facebook Contest, you must successfully post a comment with a screenshot of the respective animated Graphics Interchange Format ("GIF") that shows the correct answer (the "**Answer**") to any question posed by the Bank in the form of a Facebook post (which contains a GIF) (the "**Question**") on the Channel during the Qualifying Period. The Bank may, at its sole and absolute discretion, pose new Questions on the Channel as it deems fit.
7. Unless otherwise stipulated, the Bank will pose Questions on the following dates:

Question No.	Posting Date
1	1 July 2016
2	8 July 2016
3	12 July 2016

8. Answers to each Question must be provided within the timeframe stipulated in the corresponding post. For the avoidance of doubt, only Entrants who comment with the correct Answers within the timeframe stipulated in the Question will be eligible to be considered for any Prize (*as defined below*) in this Facebook Contest.
9. An Answer is deemed posted successfully by the Entrant if it appears as a comment to the Bank's official Facebook post on the Channel, provided always that such Answer remains visible to the public at all times during the Qualifying Period. Such a post will be considered as the Entrant's submission of an entry (individually an "**Entry**", collectively "**Entries**") to this Facebook Contest.
10. Each Entrant is limited to one (1) Entry per Question and each Entrant may provide answers to more than one (1) Question, subject to Clauses 7 and 8 above. In the event that an Entrant provides more than one (1) Entry per Question, only the first Entry will be considered for the purposes of this Facebook Contest. All Entries shall be wholly compliant and consistent with all relevant Facebook guidelines and rules, in addition to these terms. Entries which do not comply with any applicable regulations and guidelines will be disqualified.
11. For the avoidance of doubt, all Entries must adhere to the Standard Chartered Online interaction guidelines available at http://www.standardchartered.com/_interaction-guidelines/en/index.html. By submitting a post, an Entry, a comment, a photo or otherwise participating in the Facebook Contest, the Entrant represents and warrants that the Answer and any contents posted by the Entrant on the Channel ("**Posted Contents**") will not infringe the intellectual property, privacy or any other rights of any third party, and will not contain anything which is unlawful, libellous, racially disparaging, defamatory, obscene, harassing or threatening, and the Entrant further agrees to abide by all rules and guidelines prescribed herein, and the Bank reserves the right to remove or otherwise not publish any post that contravenes any of these rules and guidelines, including but not limited to:
 - a. any post, comment or photo which contains offensive, aggressive, denigrating, irrelevant or inappropriate language;
 - b. any post, comment or photo which veers away from the topic in discussion and/or is otherwise not related to the Facebook Contest or the BonusSaver product, or which appear to be spam; and/or
 - c. any post, comment or photo which may be obscene, defamatory, seditious, blasphemous or otherwise malicious in nature.

Prizes

12. Ten (10) Entrants with the correct Answers (collectively "**Winners**" or individually a "**Winner**") will be randomly selected per Question from all eligible Entries. There will be a total of thirty (30) Winners for the entire Qualifying Period. Each Winner will be entitled to receive one (1) NETS FlashPay Card pre-loaded with S\$28 (the "**Prize**").
13. The Prizes are non-redeemable for cash and/or any other items, and they are non-transferable, non-assignable and non-exchangeable. Each Winner is limited to a maximum of one (1) Prize for the Facebook Contest.
14. Any Prizes which are not redeemed will be forfeited. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize.
15. All Winners will be individually notified via a reply ("**Reply**") to their comment containing the correct Answer and posted by the Bank through the Bank's Facebook account. Winners will have three (3) working days from the date of posting of the Reply, or in any event until the deadline stipulated in the Reply, to write to the email address provided by the Bank in the Reply, providing relevant personal data and/or information (including the Winner's name, mailing address, and NRIC / Passport number) for the purposes of fulfilment of the Prize. Following the Bank's receipt of such details from the Winner, the Bank will send a redemption letter (the "**Redemption Letter**") with instructions on prize redemption to the mailing address provided by the Winner. If any Winner fails to reply within the specified period stated above or provides the Bank with erroneous details, the Bank reserves the right to select another Winner. The Winner is solely responsible for providing updated particulars to the Bank for the purposes of fulfilment of the Prize, and the Bank

shall not be liable for any loss arising from any omission, error and/or default attributable to the Winner. Winners will be notified on the following dates:

Question No.	Date of Notification to the Winner
1	13 July 2016
2	15 July 2016
3	20 July 2016

16. The Bank reserves the sole and absolute discretion to change the mechanics of the Facebook Contest without prior notice or reason. The Bank may appoint any independent party as the external auditor for the Facebook Contest, as it deems fit.
17. The Bank has the sole and absolute discretion to determine the authenticity, eligibility and/or accuracy of the Answers and its decision will be final and binding on all Entrants, and no correspondence will be entertained whether in relation to the above or otherwise.
18. The Bank may, in its sole and absolute discretion, to disqualify any Entry which the Bank considers to have been made in breach of these terms and conditions. This includes, but is not limited to, the Entrant's failure to meet the Facebook Contest's eligibility criteria and/or the Entrant's submission of an Entry which the Bank deems to be obscene, libellous, racially disparaging, defamatory, harassing or threatening or contains any unlawful content.
19. The Bank is not responsible for any Entry to the Contest that cannot be processed due to any technical or operational reasons. Entries that are lost, late, misdirected, incorrect or incomplete, for any reason whatsoever, will also not be eligible for the Facebook Contest.
20. The Bank is not responsible for any content posted by the Entrants or for any comments made by members of the public in relation to the Entries or the Posted Contents. All opinions and comments expressed by users of the Channels are expressed in their individual capacities and not as representatives of the Bank.
21. The Bank takes no responsibility and assumes no liability for any user content that any user may post. You are solely responsible for your user content and the consequences of posting and publishing it.
22. The Bank reserves the right to substitute alternative prizes which may not be of equivalent value at any time by giving notice on the Channel or otherwise notifying the relevant Winners.
23. By participating in the Facebook Contest, you consent to and grant the Bank the right to publish, broadcast the results of the Facebook Contest and disclose and publish your information as may be relevant and/or necessary for the fulfilment of the Prize (including name and part of the identification / passport number):
 - a. in any major newspaper in Singapore;
 - b. over the air via radio shows in Singapore;
 - c. on television screens at selected marketing locations in Singapore;
 - d. on the Channel; and/or
 - e. on the Bank's websites.
24. The Winners may be invited to participate in public relations events to generate press coverage for the Facebook Contest, including without limitation, Winners' quotations being included in the Bank's press releases; and Winners' attendance at prize-giving ceremonies, press conferences, and interviews.

25. You agree to waive any moral rights in the Answer to the fullest extent possible and any moral rights that a third party may have in respect of the Answer are or will be so waived.
26. All promotional images produced by the Bank or any member of the Bank's Group and associated with the Facebook Contest, participants, Winners and Prizes will be the property of the Bank. The Bank reserves the right to publicize the names of the Winners on the official websites of any member of the Bank's group and such other channels similar to the Channel.

Data Protection

27. By participating in the Facebook Contest and/or otherwise consenting to be a part of the Facebook Contest:
 - a. the Entrant consents to the Bank's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of his/her personal data and/or information provided to the Bank, including but not limited to, for the purposes of administering his/her participation, organising and promoting the Facebook Contest, or otherwise for purposes relating to the Facebook Contest; and further consents and acknowledges that his/her personal data and/or information (i) will also be processed in line with the Bank's privacy statement available at sc.com.sg/privacy; and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to him/her from time to time.
 - b. the Entrant agrees that any personal information collected by the Bank about the Entrant (as provided or supplied by the Entrant) can be used by the Bank, and also disclosed to, and used by, persons who are involved in operating or promoting the Contest on behalf of the Bank (including the Bank's service providers, other members of the Bank's Group and Bank's Group service providers). The Entrant's personal information will not be shared with any other third party for purposes outside the operation or promotion of the Facebook Contest, including marketing.
28. Following termination or deactivation of the Entrant's Facebook account, or if the Entrant removes any content from the Entrant's Facebook account, the Posted Contents may remain on the Channel perpetually subject to Facebook's guidelines and rules.
29. The Entrant acknowledges that the Bank does not own or host Facebook and the relevant privacy notices and other terms and conditions found on Facebook will apply.

Miscellaneous

30. The Bank reserves the right, in its sole and absolute discretion, to modify, suspend, withdraw and/or terminate the Facebook Contest (or part thereof) for any reason, including if a computer virus, bug, unauthorised human intervention or other cause (a "**Disrupting Event**") corrupts or impairs the administration, security, fairness, judging, or proper play of the Facebook Contest. If the Facebook Contest is so modified, suspended withdrawn, or terminated, the Bank reserves the right to award Prizes to an Entrant from among all Entries received prior to the Disrupting Event.
31. The Bank may at any time vary, modify, add or delete any of these terms without prior notice or reason. The Bank may in its absolute discretion at any time edit or remove any Posted Content that, which in its opinion, breaches any of these terms or for any other reason.
32. To the extent permitted by applicable law, you agree that the Bank will not be liable, under any circumstances and in any way, for any errors or omissions, loss or damage of any kind incurred as a result of your use of the Channel, participation (or inability to participate) in the Facebook Contest, any Posted Content or the acceptance of any Prize. To the extent that the Bank suffers any claim, loss, damage or judgment due to your acts or omissions (including, but not limited to, your participation in the Facebook Contest and the Posted Contents or breach of any of these terms by you), you agree to indemnify and hold the Bank, the Bank's Group and their respective officers, employees and agents harmless.
33. You acknowledge that the Facebook Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook. To the extent permitted by applicable law, you agree that Facebook will not be liable, under any circumstances and in any way, for any errors or omissions,

loss or damage of any kind incurred as a result of your use of the Channels and participation in the Facebook Contest.

34. The Bank is not an agent of the merchant supplying the Prizes and makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes. Any dispute about quality, condition or performance of the Prizes is to be resolved directly between the Winner and the merchant.
35. The Bank's decision in all matters arising out of or in connection with the Facebook Contest is final and conclusive and no correspondence will be entertained.
36. All information is correct at the time of publication.
37. For the purposes of these Terms & Conditions, "**Group**" means, in relation to the Bank:
- a. any person, body corporate, partnership, firm or other entity in which the Bank directly or indirectly;
 - b. owns more than half the capital or business assets;
 - c. has the power to exercise fifty percent (50%) or more of the voting rights;
 - d. has the legal power to direct or cause the direction or general management or affairs;
 - e. has the power to appoint more than half the members of the supervisory board, board of directors or other legally representative body; or
 - f. has the right to manage the business; any person, body corporate, partnership, firm or other entity which directly or indirectly has in or over the Bank the rights or powers listed in (a) above (a "**Controller**"); and/or
 - g. any person, body corporate, partnership, firm or other entity in which a Controller directly or indirectly has the rights or powers listed above.

Deposit Insurance Scheme

38. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.