

## Priority Banking H1'19 New-to-Segment Promotion Terms and Conditions ("Promotion T&Cs")

1. This Priority Banking H1'19 New-to-Segment Promotion ("**Promotion**") is available from 22 January 2019 to 31 July 2019, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. The Promotion is only open to existing customers of Standard Chartered Bank (Singapore) Limited ("**Bank**") who:
  - (a) have a minimum of one (1) Singapore Dollar denominated current/cheque/savings or time deposit account with the Bank at least one (1) month prior to upgrading to the Priority Banking/Priority Private relationship;
  - (b) have not ended a Priority Banking relationship or been tagged to Priority Banking within the past twelve (12) months from the date of commencement of the Promotion Period. However, the aforementioned sentence will not apply, if the existing customer upgrades from a Priority Banking relationship to a Priority Private relationship; and
  - (c) during the Promotion Period, place a minimum amount of S\$200,000 (or its equivalent in another currency) for Priority Banking, or a minimum amount of S\$1.5 million (or its equivalent in another currency) for Priority Private, ( of Fresh Funds with the Bank, either in the form of Eligible Deposits (as defined in clause 15 below) and/or Eligible Investments (as defined in clause 15 below); and
  - (d) within 3 months from the date of bringing in the Eligible Deposits and/or Eligible Investments:
    - (i) successfully establish a new Priority Banking or Priority Private relationship with the Bank as a primary account holder; and
    - (ii) complete Financial Needs Analysis (FNA), and
  - (e) are at least 21 years as at the date of becoming a Priority Banking/Priority Private customer.
 (hereafter, an "**Eligible Customer**").

To clarify, clients who belonged to Priority Banking in the last 12 months, albeit with no existing relationships, will not be eligible for the Promotion.

3. Employees of the Bank and Standard Chartered Bank, Singapore Branch may be subject to additional eligibility criteria, and should contact their Relationship Manager for details.

### New-to-Segment Promotion Gift

4. An Eligible Customer who meets all of the requirements set out in Clause 2(a) to 2(e) above and places **and maintains** at least S\$200,000 (for Priority Banking) or S\$1.5 million (for Priority Private) of assets under management with the Bank using Fresh Funds (as defined below) **for at least three (3) months** after establishing the Priority Banking/Priority Private relationship shall be entitled to receive one (1) of the following gifts as set out in the corresponding column below:

Total value* of Fresh Funds placed in Eligible Deposits and/or Eligible Investments during the Promotion Period & maintained for a period of at least three (3) months	Gift
S\$200,000 to S\$799,999.99	S\$250 worth of TANGS vouchers
S\$800,000.00 and above	S\$500 worth of TANGS vouchers
S\$1.5 million and above and the client signs up as a Priority Private client	S\$3,500 worth of TANGS vouchers

*\*Eligible Deposits are subject to Bank valuation as set out at Clause 15.*

To illustrate, if an Eligible Customer places S\$900,000 of Fresh Funds during the Promotion Period but only maintains S\$200,000 of those Fresh Funds for 3 months thereafter, he will be awarded the Account Credit corresponding to the \$200,000 tier – i.e. S\$250 of TANGS vouchers.

- Each Eligible Customer shall only be entitled to one (1) Gift from the Bank under this Promotion regardless of the number of accounts that the Eligible Customer opens with the Bank or the value of Eligible Deposits or Eligible Investments made. For joint accounts, only the account holder nominated as the main account holder shall be entitled to the Gift.
- The maximum Gift value under this Promotion per Eligible Customer is capped at S\$3,500.
- Please note that this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions, unless otherwise stated by the Bank. To illustrate, the same client cannot receive both the Gift under this Promotion, and any other gift or account credit from other sign-up promotions.

### Gift Redemption

- If you are eligible for the Gift, you will receive a notification by way of SMS (the “Redemption SMS”) within six (6) months of the date of fulfilling the conditions set out in Clause 2 above, setting out the details of the Gift and how to redeem it. By redeeming the Gift, you agree to be bound by the terms and conditions stated herein.
- The Gift must be redeemed during the redemption period stated in the Redemption SMS. The Bank will not extend the redemption date should you fail to redeem the Gift during the redemption period for any reasons whatsoever.
- By redeeming the Gift, you consent to the collection, use and disclosure of information set out in the Redemption SMS and provided for the purpose of redeeming the Gift by: (a) the merchant (named in the Redemption SMS and administering redemption at the redemption location and/or supplying the Gift) to the Bank; and (b) the Bank to the merchant, for purposes relating to the redemption of the Gift.
- An original Redemption SMS or a printscreen of the Redemption SMS issued by the Bank can be presented for redemption. A Redemption SMS or a printscreen of the Redemption SMS that has been altered or tampered with or is unreadable will not be accepted for redemption. A deleted Redemption SMS will not be replaced.

12. The Redemption SMS is valid for a one-time redemption only. Any attempt to use the same Redemption SMS for more than one redemption shall not be permitted. In the event that a Gift is redeemed more than once by you or your representative (if applicable) using the same Redemption SMS, the Bank reserves the right to claw back the full value of the Gift that was redeemed in excess. The Bank's determination in this regard shall be final and conclusive.
13. Should you be unable to collect the Gift personally, you may forward the original Redemption SMS and sign the authorisation letter to enable another person to collect the Gift on your behalf. The authorised representative will need to present his/her NRIC/passport together with the forwarded Redemption SMS and authorisation letter duly signed by you to redeem the Gift.
14. The Gift must be collected personally by you or your authorised representative.

## General

15. For the purpose of the Promotion:
  - (a) "Gift" means the gift awarded to the Eligible Customer pursuant to Clause 4 above.
  - (b) "Fresh Funds" means funds that:
    - (i) do not originate from any existing account with the Bank and can be in terms of Eligible Deposits and/or Eligible Investments available with or through the Bank (as the case may be);
    - (ii) if Eligible Deposits, have not been withdrawn and re-deposited within the last 30 days; and if Eligible Investments, have not been transferred-out and transferred-in (where applicable) within the last 30 days.
  - (c) "Eligible Deposits" refers to current/cheque account(s) and/or savings account(s) with the Bank and does not include time deposit(s).
  - (d) "Eligible Investments" refers to investments product(s) available with or through the Bank, but do NOT include:
    - (i) insurance policies;
    - (ii) foreign currency exchange transactions; and
    - (iii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
16. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
17. The Bank reserves the right to do any of the following without prior notice:
  - (a) replace any Gift with another item of similar or equivalent value;
  - (b) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason;
  - (c) vary, modify, add or delete any of the terms of the Promotion.

You understand and agree to be bound by any such variation.

18. In the event of any inconsistency between the 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.
19. Please read these Promotion T&Cs together with our Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, and Investment Product 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.
20. 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.
21. The 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.
22. All information is correct at time of print.

#### **IMPORTANT DISCLAIMERS:**

##### **Investment Products**

This document 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.

Investment products are not deposits and each of the investment products mentioned does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012, Rev. Ed. Cap 77B.

##### **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.