

Employee Banking Approval Gift Promotion Terms and Conditions

1. This Employee Banking Approval Gift Promotion (the “**Promotion**”) is available from 1 January 2021 to 28 February 2021 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or terminated in accordance with these terms. This Promotion is open to all employees of a participating company (the “**EB Company**”) in the Employee Banking Programme (the “**Bank’s EB Programme**”) of Standard Chartered Bank (Singapore) Limited (the “**Bank**”), subject to these terms. From time to time, an Employee Banking Event (“**EB Event**”) may also be held at the premises of the EB Company in conjunction with the Promotion and the Bank’s EB Programme. By participating in the Promotion, you agree to be bound by these terms and conditions.

ELIGIBILITY

2. To qualify for and participate in this Promotion:
 - a. You must show valid proof of your identity (as an employee of the EB Company) in the form of a staff pass or such other documentation as may be required by the Bank at its sole and absolute discretion from time to time at the EB Event.
 - b. You must: (a) successfully apply for the banking products listed under Type A and B in the table below through the Bank’s EB Programme, using the application form(s) and envelope(s) provided by the Bank and marked with an identifiable campaign code or by completing the application using the link provided in the Bank’s marketing materials for the Promotion (collectively, “Qualifying Applications” and each, a “Qualifying Application”); and (b) fulfil the respective additional conditions set out in the table below for the banking product(s) listed under Type A and B that you have applied for, to receive the relevant gifts, while stocks last, as set out in the corresponding column below (each a “**Gift**”):

	Qualifying Applications and Additional Conditions	Gift
Type A	<p>You must perform ALL of the following:</p> <ol style="list-style-type: none"> 1. You must successfully apply for a SuperSalary account (“SuperSalary Account”) as a main account holder; 2. You must deposit a minimum sum of S\$10,000 in fresh funds* (the “Minimum Deposit”) into the SuperSalary Account at the time of account opening, where “fresh funds” means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 calendar days of opening your SuperSalary Account; and 3. You must maintain the Minimum Deposit in your SuperSalary Account until the end of the calendar month immediately after the calendar month in which your SuperSalary Account is opened. 	<p>Subject to Clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank’s EB programme.</p>

<p>Type B</p>	<p>You must perform ALL of the following:</p> <ol style="list-style-type: none"> 1. You must successfully apply for a BonusSaver account ("BonusSaver Account") as a main account holder; 2. You must deposit a minimum sum of either S\$10,000 or S\$50,000 or S\$100,000 in fresh funds* (the "Minimum Deposit") into the BonusSaver Account at the time of account opening, where "fresh funds" means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 calendar days of opening your BonusSaver Account; and 3. You must maintain the Minimum Deposit in your BonusSaver Account until the end of the calendar month immediately after the calendar month in which your BonusSaver Account is opened. 	<p>Subject to Clause 6, the Gift shall be as indicated in the marketing materials shared by the Bank with you pursuant to the Bank's EB programme.</p>
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- a. The Bank must receive your Qualifying Applications by 31 March 2021.
- b. Your Qualifying Applications must be approved by the Bank.
- c. The products/accounts listed in and applied for by you for the purposes of the Qualifying Applications must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, including the time of delivery and/or collection of any Gift (as defined above), as determined by the Bank in its sole and absolute discretion.

GIFT

1. If you satisfy the qualifying criteria set out in Clause 2 above, you will be eligible to receive the Gift that corresponds to the type of Qualifying Applications set out in the table (as the case may be) under Clause 2 above, subject to these terms.
2. The Gifts are provided by third party merchants. The Bank is not an agent of the merchants supplying the Gifts. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts, and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute about the quality, value, condition or performance of the Gifts is to be resolved by you directly with the merchants. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gifts for any reason. You accept the Gifts as they are and subject to any terms and conditions the merchants may impose.
3. No payment or compensation whether in cash, credit or kind shall be made for any unused, lost, misplaced, defaced, stolen or damaged Gift.
4. Each Gift is non-redeemable for cash, credit and/or any other items. The Gift is strictly non-transferable, non-assignable and non-exchangeable, whether in full or in part. The Bank may, at its sole and absolute discretion,

replace or substitute the Gift with any item of equivalent or similar value, at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).

5. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and you hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, your redemption of and/or enjoyment of the Gifts and/or this Promotion, to the fullest extent permitted by law.
6. For the avoidance of doubt, you may receive multiple Gifts pursuant to this Promotion but will only be eligible to receive a maximum of one (1) of each type of Gift that corresponds to the Qualifying Application(s) set out under Type A and B (as the case may be). The Gifts are available on a first-come, first-served basis, while stocks last. For example, if you fulfil all the relevant conditions set out in Clause 2 above pertaining to each of "Type A" and "Type B" Qualifying Applications, you will be entitled to two (2) Gifts in total, namely one (1) Gift that is as indicated in the marketing materials for Type A Qualifying Applications, and one (1) Gift that is as indicated in the marketing materials for Type B Qualifying Applications.
7. If the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out in Clause 2 above was not or has not been complied with but the Gift has been redeemed by you, the Bank reserves the right to recover the Gift or recover or debit the value of the Gift from your account(s) with the Bank.
8. The Bank further reserves the right to recover or debit the value of the Gifts from you and/or forfeit any Gifts without compensation if (a) you terminate any of the products listed in the Qualifying Applications (which you applied for under the Promotion) within six (6) months of the account opening date, following the delivery and/or collection of the Gifts, and/or if (b) any of the products listed in and applied for by you for purposes of the Qualifying Applications are not valid, subsisting and/or in good standing at the time of delivery and/or collection of the Gifts, as determined at the Bank's sole and absolute discretion.

REDEMPTION

9. By qualifying for and participating in the Promotion, you consent to us sending you a notification by way of SMS (the "Redemption SMS"), if you are eligible for the Gift, within 60 calendar days of the latest date of fulfilment for all the conditions set out above. You also consent to the collection, use and/or disclosure of your personal data (including the last four digits of your NRIC/passport number) by the Bank and/or relevant third parties (including but not limited to the merchants supplying the Gift, the merchants delivering the Gift (to the extent that such delivery option is made available to you), and/or merchants administering the redemption of the Gift) necessary for the purposes of administering the redemption of the Gift and/or delivering the Gift. Your personal data will be processed in line with the Bank's privacy statement available at <https://www.sc.com/sg/privacy/>. By redeeming the Gift, you agree to be bound by the terms and conditions stated herein and in the Bank's Redemption Terms and Conditions (details of which will be provided to you should you qualify for the Gift).

GENERAL TERMS

10. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
11. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. This Promotion is valid in conjunction with the Bank's SuperSalary Bonus Interest (1 January 2021 to 31 December 2021) Promotion Terms and Conditions and the BonusSaver Sign-up Cashback Promotion (1 December 2020 to 28 February 2021) Terms and Conditions.

12. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of these terms and conditions or to terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
13. 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 your eligibility for the Gifts and/or the Promotion. The Bank's determination of all matters relating to this Promotion, including but not limited to, your eligibility to participate in the Promotion and/or receive any Gifts, shall be final and binding and no correspondence, objection or appeal will be entertained (and the Bank shall not be obliged to disclose its reasons).
14. You may be subject to additional individual product terms and requirements, and should contact your Relationship Manager for details.
15. Please refer to the Bank's Pricing Guide at [here](#) for information on applicable fees and charges.
16. These terms and conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the SuperSalary Product Terms, the Bonus\$aver Product Terms and the Standard Chartered Employee Banking Programme Terms and Conditions (collectively, the "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms shall, to the extent of such inconsistency, prevail.
17. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
18. These terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.
19. All information is accurate at the time of publication.

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.