

Employee Banking CashOne Promotion Terms and Conditions

Overview of the Employee Banking Programme

1. This Employee Banking CashOne Promotion (the "Promotion") is available from 1 January 2021 to 30 June 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.

CashOne Personal Loan Preferential Interest Rates

2. For a limited period from now to 30 June 2021, you will be eligible to enjoy a promotional interest rate of 3.88% p.a. (EIR from 7.67% p.a.) on a CashOne Personal Loan or Credit Card Instalment Loan if:
 - a. you apply for a CashOne Personal Loan or Credit Card Instalment Loan of S\$1,000 and above, repayable over tenors of between 12 and 60 months, with the Bank during the CashOne/ Credit Card Instalment Period Promotion Period;
 - b. the Bank received your application during the CashOne/ Credit Card Instalment Loan Promotion Period, which must be approved;
 - c. your CashOne Personal Loan or Credit Card Instalment Loan account (each an "Account") is 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, as determined by the Bank in its sole and absolute discretion; and
 - d. you meet the eligibility criteria in Clause 3 above.
3. For illustration purposes, you may refer to the following table on the applicable Effective Interest Rate ("EIR"), subject to the approved loan amount and/or tenor.

Loan amount(S\$)	Loan Tenor(months)	Preferential Interest Rate (p.a.)	EIR (p.a.)
\$20,000	12	3.88%	9.19%
\$20,000	24	3.88%	8.37%
\$20,000	36	3.88%	8.04%
\$20,000	48	3.88%	7.82%
\$20,000	60	3.88%	7.67%

For the avoidance of doubt, the above tables are prepared for illustration purposes only, and the actual EIR may differ from case to case, depending on your approved loan amount and/or tenor. EIR is calculated taking into consideration the first year annual fee of S\$199 and is based on an average loan amount of S\$20,000 and timely repayment of your instalments.

4. For the avoidance of doubt, you must not have had your previous CashOne Personal Loan account suspended, cancelled or terminated for any reason prior to your new application, and subsequently re-open another CashOne Personal Loan account for the purposes of the Promotion.

5. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank up to seven (7) calendar days after the CashOne/ Credit Card Instalment Loan Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-by-case basis, subject to these terms.
6. The Bank reserves the right to revise the promotional interest rate and/or preferential interest rate with or without prior notice or reason.

S\$199 Cashback

7. For a limited period from now to 30 June 2021 ("Cashback Promotion Period"), to qualify for the Promotion and receive the S\$199 Cashback (as defined at Clause 5a and 5b respectively):
 - e. You must apply for a CashOne Personal Loan, Credit Card Instalment Loan, or a subsequent top up loan on your existing Credit Card Instalment Loan amount, with Standard Chartered Bank (Singapore) Limited:
 - i. At an applied interest rate of 3.88% p.a. and above (EIR* from 7.67% p.a.); and
 - ii. To be repaid over tenures of either 4 or 5 years;
 - f. the Bank received your application during the S\$199 Cashback Promotion Period, and your application is approved by the Bank;
 - g. your Account is 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, as determined by the Bank in its sole and absolute discretion; and
 - h. you meet the eligibility criteria in Clause 5 above.
8. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank up to seven (7) calendar days after the S\$199 Cashback Promotional Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of the Promotion on a case-to-case basis, subject to these terms.

Crediting of S\$199 Cashback

9. The S\$199 Cashback will be credited within 50 working days from the date of approval of your application for the CashOne or Credit Card Instalment Loan, as determined in the Bank's sole and absolute discretion, into:
 - i. your credit card account which 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, as determined by the Bank in its sole and absolute discretion, if you have only one credit card account;
 - j. any of your credit card account(s) which 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, as determined by the Bank in its sole and absolute discretion; in the event you have more than one credit card account; or
 - k. your Account, in the event you have no credit card account.

10. If you terminate the Eligible Account or if the Bank at any time determines (at its sole and absolute discretion) that any of the eligibility requirements set out above was not or has not been complied with, but the S\$199 Cashback has been credited to your account, the Bank reserves the right to recover the cashback amount or recover or debit the cashback amount from any of your account(s) with the Bank.

General

11. The S\$199 Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
12. As part of the EB Programme pursuant to this Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
13. The benefits and privileges conferred under the Promotion and EB Programme on an EB Employee are non-transferable and non-assignable; and they are not applicable retrospectively to any existing products or services held by you.
14. In addition to these terms and conditions, you must comply with all terms and conditions relevant to the specific product offering and any other terms that govern your banking relationship with the Bank.
15. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
16. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the EB Programme and the Promotion (including but not limited to the benefits and privileges set out above, any applicable interest rates, fees and charges) or to shorten, extend, suspend, terminate, withdraw or discontinue the offering of any benefits and privileges, the Promotion and/or the EB Programme at any time at the Bank's sole and absolute discretion, with or without prior notice or reason. Please visit the Bank's website for the latest terms and conditions applicable to the Promotion and EB Programme. You understand and agree to be bound by any variation to the terms and conditions applicable to the Promotion and EB Programme.
17. For the avoidance of doubt, any quoted preferential rates, interest rates, fees and charges and/or any waiver thereof are valid for EB Employees only. Upon resignation and/or termination of employment with the EB Company, the standard and prevailing commercial rates, interest rates, fees and charges shall apply. The Bank reserves the right to vary the applicable rates, fees and charges, in accordance with the terms of your banking agreement with the Bank, as may be amended and/or notified to you from time to time.
18. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion and the EB Programme, including your eligibility for any benefits and privileges, the Promotion and/or the EB Programme. The Bank's determination of all matters relating to

the Promotion and EB Programme shall be final and binding and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons). In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail to the extent of such inconsistency.

19. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
20. These terms and conditions 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.
21. All information is correct as 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.