

BonusSaver Sign-up Gift Promotion Terms and Conditions

1. This BonusSaver Sign-up Gift Promotion (the "Promotion") is available **from 1 November 2019 to 31 March 2020** (both dates inclusive) (the "Promotion Period") to all new and existing clients of Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank"). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion:
 - a. you must during the Promotion Period apply for (i) a BonusSaver current/cheque account (the "BonusSaver Account") as a main account holder and (ii) a BonusSaver World MasterCard credit card ("BonusSaver Credit Card") issued by the Bank as a principal cardholder;
 - b. both your applications for the BonusSaver Account and BonusSaver Credit Card must be approved by the Bank;
 - c. you must deposit a minimum sum of either S\$10,000 or S\$50,000 (as specified in the table at **Clause 4** below) 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where "*fresh funds*" means funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited with the Bank within the last 30 days of opening of your BonusSaver Account;
 - d. 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; and
 - e. your BonusSaver Account and your BonusSaver Credit Card account 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.
3. For the avoidance of doubt, this Promotion is only applicable to new applications for BonusSaver¹. In other words, you must not have had a previous BonusSaver Account and/or BonusSaver Credit Card account suspended, cancelled or terminated in the last 12 months.

BonusSaver Sign-up Gift

4. If you satisfy the qualifying criteria in **Clause 2** (read with **Clause 3**) above, you will receive a sign-up Gift (the "Gift") stipulated in the right-most column of the table below, which corresponds to the Mode of Application (*either Branch Application or Online Application, as set out in the left-most column*) and the amount of Minimum Deposit (*either S\$10,000 or S\$50,000, as set out in the middle column*):

Mode of Application	Minimum Deposit	Gift
Branch Application	S\$ 10,000	American Tourister Aero Racer 55cm Spinner TSA worth \$160
	S\$ 50,000	Samsonite EVOA 55/20 Spinner worth \$590
Online Application	S\$ 50,000	Samsonite EVOA 55/20 Spinner worth \$590 + S\$20 Cashback

5. If you apply for a Bonus\$aver Account and Bonus\$aver Credit Card and are eligible for a Gift, you will receive a Redemption Letter or an SMS ("Redemption SMS") (to be determined by the Bank in its sole and absolute discretion) with details on the redemption of the Gift. Hereinafter, a "Redemption Letter" and a "Redemption SMS" shall be collectively referred to as "Redemption Notification". Such Redemption Notification will be sent to you within three (3) months of the date of approval of your Bonus\$aver application or such other time as may be determined by the Bank in its sole and absolute discretion. Any Gift that is not redeemed by the expiry date stated in the Redemption Notification or otherwise stipulated by the Bank and/or merchants will be forfeited.
6. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift, or Redemption Notification. 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 shall be resolved directly between you and the merchants supplying the Gifts. 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 Gift as it is and subject to any terms and conditions the merchants may impose.
7. For the avoidance of doubt, you are entitled to a maximum of one (1) Gift for this Promotion, on a first-come, first-served basis, while stocks last. The Gift is not exchangeable for cash or any other items, and is non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Gift with any item of equivalent or similar value, without prior notice or reason.

General

8. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
9. Please refer to the Bank's Pricing Guide at av.sc.com/sg/content/docs/sg-scb-pricing-guide.pdf for any applicable fees and charges, or visit sc.com/sg/bonussaver for more information on Bonus\$aver, including the latest terms and conditions applicable to the Promotion.
10. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason). You agree and consent to be bound by any such variation.
11. 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 Gift and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
12. 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, to the extent of such inconsistency, prevail.
13. These Bonus\$aver Sign-up Gift Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Bonus\$aver Product Terms and Credit Card Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.
14. 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.

15. 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.
16. All information is accurate as at the date 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.

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