Standard Chartered Update Profile Details Campaign Terms and Conditions

Eligibility & Participation

1. The Standard Chartered Update Profile Details Campaign ("**Campaign**") is available from 21 October 2019 to 30 December 2019 (both dates inclusive) ("**Campaign Period**"). The Campaign is open to existing clients of Standard Chartered Bank (Singapore) Limited (the "**Bank**") who (i) hold any personal bank account(s) ("**Account(s)**") and/or any credit card(s) ("**Card(s)**") issued by the Bank to them as principal cardholder, and (ii) have received an SMS or letter from the Bank regarding the Campaign. Clients of the Bank who satisfy the aforementioned conditions shall be referred to as "**Eligible Clients**". By participating in the Campaign, Eligible Clients agree to be bound by these terms and conditions.

2. The Eligible Client's Account(s) and Cards 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 crediting of the Cashback, as determined by the Bank in its sole and absolute discretion.

3. To participate in the Campaign, an Eligible Client must successfully login to Online Banking or Mobile Banking and use the "Update Profile Details" feature to update his/her email address during the Campaign Period. For guidance on how to register, please refer to the table below:

Step 1	Register using Temporary Username and Password sent to registered mobile, SC ATM/Debit Card/ Credit Card & Phone Banking PIN (if not already registered for Online or Mobile Banking)
Step 2	Successful Login
Step 3	Go to Update Profile Details section
Step 4	Update with valid email address

Campaign Mechanics

4. Upon the successful login on Online Banking or Mobile Banking, and upon the successful update of his/her profile details via the manner as described in Clause 3 above, each Eligible Client will qualify to receive a S$5 credit ("**Cashback**") into his/her account maintained with the Bank, subject to Clause 5 below.

5. Only the first 2,000 Eligible Clients (such persons to be referred to as the "**Selected Clients**") who have successfully update their email address with a valid email address ("**Updated Email Address**") via the manner as described in Clause 3 above will receive the Cashback. The Selected Clients will be selected by the Bank based on submission timestamps of email address updates in the Bank's records.

6. The Bank will send the Selected Clients an email between 1 November 2019 and 30 November 2019 to notify them that they have qualified to receive the Cashback (such email to be referred to as "**Notification Email**"). Such email will be sent by the Bank to each Selected Client's Updated Email Address. The Selected Clients will need to acknowledge (via their Updated Email Address account) that they have received the Notification Email.

7. Should any of the Selected Clients fail to acknowledge receipt of the Notification email by 13 December 2019 in the manner as described in Clause 6 above, he/she will cease to qualify for the

Cashback immediately. The Bank reserves the right and discretion to select additional Selected Clients through submission timestamps of email address updates in the Bank's records.

8. Selected Clients who have acknowledged receipt will have the Cashback credited to his/her Account or Card account by 31 December 2019. The choice of Account or Card account (to which the Cashback will be credited) will be determined by the Bank in its sole discretion. For the avoidance of doubt, each Selected Client is only eligible to receive the Cashback once under this Campaign, regardless of the number of times the Selected Client updates his/her profile details.

General

9. Unless otherwise stated, the promotion is valid with other offers, discounts, rebates, vouchers, privileges or promotions.

10. Eligible Customers acknowledge that Online Banking and Mobile Banking are dependent on the infrastructure, connectivity and services provided by service providers engaged by the Bank or you. The Bank does not represent or warrant that such services will be accessible at all times (due to regular maintenance, servicing or any other reason). The Bank will not be liable for any failure or delay in any Eligible Client's updating of his/her email address for whatever reason, including but not limited to any delay in transmission of information by any party (including any service provider or telecommunication provider).

11. Eligible Clients shall be solely responsible for all fees and charges imposed by their service providers for using Online Banking and/or Mobile Banking for this Campaign.

12. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and Eligible Clients 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, the Campaign, to the fullest extent permitted by law.

13. The Bank reserves the right to vary, modify, add, delete or otherwise revise these terms and conditions, modify or withdraw the Campaign at any time without prior notice or reason including terminating, shortening, suspending, extending or withdrawing the Campaign and/or substituting the Cashback with any other item (which may or may not be of equivalent or similar value), without prior notice or reason (and the Bank shall not be obliged to disclose its reasons). Each Eligible Client agrees and consents to be bound by any such variation.

14. The Cashback is non-redeemable, non-transferable and non-assignable for any other item, whether in full or in part.

15. If the Bank at any time (including the time of crediting of the Cashback) determines in its sole and absolute discretion that (i) any of the eligibility requirements set out in these terms and conditions have not been complied with, or (ii) the Selected Client's Account(s) and/or Card(s) are not validly existing, not in good standing, and/or have been conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion, but the Cashback has been credited into the Selected Client's Account or Card account (as the case may be), the Bank reserves the

right to recover or debit any / all Cashback or the value of any / all Cashback from such Selected Client's account(s) with the Bank.

16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Campaign, including a client's eligibility to participate in the Campaign, whether an Eligible Client is a Selected Client and/or whether a client qualifies to receive any Cashback. The Bank's determination of all matters relating to the Campaign shall be final and binding, and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons).

17. In the event of any inconsistency between the Campaign Terms and Conditions and any brochures, marketing or promotional materials relating to the Campaign, these Campaign Terms and Conditions shall prevail to the extent of such inconsistency.

18. Please read these terms and conditions together with our Customer Terms and any other product terms that may be applicable in conjunction with the Campaign (collectively "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.

19. A person who is not a party to these Campaign 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. The Campaign 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 at the time of publication.