Frequently Asked Questions

1. How do I qualify to receive Bonus Interest under this promotion?

To qualify for bonus interest:

- you must be a **primary account holder** of a **Wealth $aver account**;
- you must **register for the promotion** via sc.com/sg/wealthsaver with your registered mobile number with the Bank;
- you must activate the USD currency for your Wealth $aver account **("USD Account")**;
- you must deposit minimum Fresh Funds **("Minimum Fresh Fund Deposit") as indicated in the Table below** into your Eligible USD Account by 30 November 2026 and maintain these Fresh Funds in your Wealth $aver account at all times up to 31 January 2027;

Tier	Minimum Fresh Fund Deposit (US$)	End-of-day deposit balance on 31 October 2026 (US$) (Original Balance)	End-of-day deposit balance on 30 November 2026 (US$)	Average Daily Balance for December 2026 (US$)	Average Daily Balance for January 2027 (US$)
1	200,000	X	At least X+200,000	At least X+200,000	At least X+200,000
2	1,000,000	X	At least X+1,000,000	At least X+1,000,000	At least X+1,000,000

- **"Fresh Funds"** means funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period.
- your USD Account must be valid and in good standing (as we may determine) at all times, including at the time of crediting of any bonus interest to your USD Account.

Please note that if you do not activate the USD currency for your Wealth $aver account, any USD that you deposit to the account will be converted to SGD, and will not be considered for the purposes of this promotion.

2. How much bonus interest can I get from this promotion?

If you meet the eligibility criteria above, you can earn bonus interest according to the table below on the first **US$2,000,000** of Fresh Funds in your Qualifying USD Account in addition to the Relationship-based Interest and Wealth Booster interest (which can be found here) for the month of **November 2026 to January 2027** on the incremental average balance of each month as compared to the original balance on **31 October 2026.**

Table B:

Tier	Min Top up amount (US$)	Bonus interest (p.a.)
1	200,000	1.00%
2	1,000,000	2.00%

3. When can I expect the bonus interest to be credited to my account?

We will credit the bonus interest to your account by the last day of the following month. For example, bonus interest earned for the month of November 2026 will be credited by 31 December 2026.

Wealth $aver USD Top Up Promotion Terms and Conditions

1. This Wealth $aver USD Top Up Promotion (November 2026) ("**Promotion**") is available from 1 November 2026 to 30 November 2026 (both dates inclusive) ("**Promotion Period**"), unless it is extended or terminated according to these terms. This Promotion is open to customers of Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**") who are account holders of a Wealth $aver account. By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. To qualify for this exclusive Promotion:

a. you must be a **primary account holder** of a Wealth $aver account (this is referred to as an "**Eligible USD Account**");

b. you must activate the USD currency in your Eligible USD Account **("USD Account")**;

c. you must **register for the promotion via sc.com/sg/wealthsaver** with your registered mobile number with the Bank;

d. your Eligible USD Account must be valid (i.e. not suspended, cancelled or terminated) and in good standing at all times, including at the time of crediting of any Bonus Interest (as defined in **Clause 4** below) to your Qualifying Account, as determined by the Bank;

e. you must deposit a minimum Fresh Funds **("Minimum Fresh Fund Deposit")** as indicated in the Table A below into your Eligible USD Account, such that the end-of-day deposit balance on **30 November 2026** is higher than the end-of-day deposit balance on **31 October 2026** (the "**Original Balance**") by the amount indicated in the Table A below. **"Fresh Funds"** means funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period; **and**

f. the average daily balance ("**ADB**") (defined in Cl. 3a below) in your Eligible USD Account must be higher than the amount as compared to Original Balance based on the criteria listed in the Table A below for the months of **December 2026 and January 2027** and,

The eligibility criteria in 2d and 2e above are illustrated in the table below:

Table A:

Tier	Minimum Fresh Fund Deposit (US$)	End-of-day deposit balance on 31 October 2026 (US$) (Original Balance)	End-of-day deposit balance on 30 November 2026 (US$)	Average Daily Balance for December 2026 (US$)	Average Daily Balance for January 2027 (US$)
1	200,000	X	At least X+200,000	At least X+200,000	At least X+200,000
2	1,000,000	X	At least X+1,000,000	At least X+1,000,000	At least X+1,000,000

Note: If you qualify for Tier 2, but did not maintain US$1,000,000 for the month of December 2026 and/or January 2027, your interest rate will be adjusted to Tier 1 rate, if you maintain at least US$200,000 higher than the original balance for the respective months. Refer to clause 3 on the applicable rates.

Bonus Interest

3. If you meet the eligibility criteria in **Clause 2 Tier 1** above, you will also earn bonus interest ("**Bonus Interest**") at an interest rate based on Table B below ("**Bonus Interest Rate**") on the first **US$2,000,000** of Fresh Funds in your Qualifying Account in addition to the Relationship-based Interest and Wealth Booster interest (which can be found here) for the month of **November 2026 to January 2027** ("**Bonus Interest Earning Period"**). You will earn Bonus Interest on: (1) the ADB in your Qualifying Account for each month between **November 2026 – January 2027**; LESS (2) the **Original Balance.**

Table B:

Tier	Min Top up amount (US$)	Bonus interest (p.a.)
1	200,000	1.00%
2	1,000,000	2.00%

a. ADB is the sum of all End-of-day Account Balances in a particular calendar month, divided by the number of days in that month. "End-of-day Account Balance" means your account balance at 23:59 each day. If there are n days in a calendar month and X1, X2, X3, …, Xn are the End-of-day Account Balances from Day 1 to Day n respectively, the ADB for the account will be:

$$\frac{X1 + X2 + X3 + \ldots + Xn}{n}$$

For example, if the End-of-day Account Balance for each day between 1 November 2026 and 15 November 2026 is US$0, and the End-of-day Account Balance for each day between 16 November 2026 and 30 November 2026 is US$200,000, the ADB for the account in November 2026 will be:

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$$\frac{(US\$\ 0 \times 15) + (US\$200{,}000 \times 15)}{30 \text{ (being no. of days in November)}} = US\$100{,}000.00$$

We also set out some illustrative examples below.

Example 1: Client is new to Wealth $aver and opens an account in November 2026. Client fulfils the Tier 1 Minimum Fresh Funds Deposit criteria, and holds at least S$200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 Oct 2026 (US$)	Fresh Funds Deposited (US$)	ADB (US$)	Difference between ADB and ending balance on 31 Oct 2026 (US$)	Amount eligible for Bonus Interest (US$)	Bonus interest rate applicable
Nov-26	0	500,000 of fresh funds deposited on 16 Nov 2026	250,000	250,000	250,000	1.00%
Dec-26		0	500,000	500,000	500,000	1.00%
Jan-27		200,000 of fresh funds deposited on 1 Jan 2027	700,000	700,000	700,000	1.00%

Example 2: Client is an existing Wealth $aver account holder. Client the fulfils Tier 2 Minimum Fresh Funds Deposit criteria, and holds at least S$200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 Oct 2026 (US$)	Fresh Funds Deposited (US$)	ADB (US$)	Difference between ADB and ending balance on 31 Oct 2026 (US$)	Amount eligible for Bonus Interest (US$)	Bonus interest rate applicable
Nov-26	50,000	1,000,000 of fresh funds deposited on 16 Nov 2026	550,000	500,000	500,000	2.00%
Dec-26		0	1,050,000	1,000,000	1,000,000	2.00%
Jan-27		0	1,050,000	1,000,000	1,000,000	2.00%

Example 3: Client is new to Wealth $aver and opens an account in November 2026. Client fulfils the Tier 1 Minimum Fresh Funds Deposit criteria, but does **not** maintain at least S$200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 Oct 2026 (US$)	Fresh Funds Deposited (US$)	ADB (US$)	Difference between ADB and ending balance on 31 Oct 2026 (US$)	Amount eligible for Bonus Interest (US$)	Bonus interest rate applicable
Nov-26	50,000	500,000 of fresh funds deposited on 16 Nov 2026	250,000	200,000	200,000	1.00%
Dec-26		0	500,000	500,000	500,000	1.00%
Jan-27		*(withdrawal of 350,000 on 1 Jan 2027)*	150,000	150,000	0 *(did not maintain at least 200,000 of fresh funds)*	NA

Example 4: Client is an existing Wealth $aver account holder. Client fulfils the Tier 1 Minimum Fresh Funds Deposit criteria, but does **not** maintain at least S$200,000 of Fresh Funds during the Holding Period.

Ending balance on 31 Oct 2026 (US$)	**Fresh Funds Deposited** (US$)	**ADB** (US$)	**Difference between ADB and ending balance on 31 Oct 2026** (US$)	**Amount eligible for Bonus Interest** (US$)	**Bonus interest rate applicable**	**Ending balance on 31 Oct 2026** (US$)
Nov-26	500,000	500,000 of fresh funds deposited on 16 Nov 2026	750,000	250,000	250,000	1.00%
Dec-26		*(withdrawal of 500,000 on 1 Dec 2026)*	500,000	0	0 *(did not maintain at least 200,000 of fresh funds)*	NA
Jan-27		2,500,000 of fresh funds deposited on 1 Jan 2027	3,000,000	2,500,000	2,000,000 *(Bonus Interest is only earned on first 2mil)*	1.00%

Example 5: Client is an existing Wealth $aver account holder. Client fulfils the Tier 2 Minimum Fresh Funds Deposit criteria, but does **not** maintain at least S$1,000,000 of Fresh Funds during the Holding Period but maintained at least S$200,000 incremental balance.

Ending balance on 31 Oct 2026 (US$)	**Fresh Funds Deposited** (US$)	**ADB** (US$)	**Difference between ADB and ending balance on 31 Oct 2026** (US$)	**Amount eligible for Bonus Interest** (US$)	**Bonus interest rate applicable**	**Ending balance on 31 Oct 2026** (US$)
Nov-26	50,000	1,000,000 of fresh funds deposited on 16 Nov 2026	550,000	500,000	500,000	2.00%
Dec-26		0	1,050,000	1,000,000	1,000,000	2.00%
Jan-27		*(withdrawal of 500,000 on 1 Jan 2027)*	550,000	500,000	500,000	1.00%

4. If a deposit, withdrawal or other transaction on your qualifying USD Account takes place on the last day of a calendar month which falls on either a Sunday or a public holiday, the transaction may only be posted on the following working day and they will not be taken into consideration in the Bank's computation of ADB and Bonus Interest.

5. We will credit the Bonus Interest to your qualifying USD Account in single or multiple credit transactions by the last calendar day of the following month (the "**Bonus Interest Crediting Date**"). For example, Bonus Interest earned on the difference between the ADB in November 2026 and the Original Balance will be credited on 31 December 2026.

6. If you have already qualified for the following promotion, you will not be eligible to participate in this promotion even if you have fulfilled all the criteria in this promotion

- Wealth $aver USD Top Up Promotion (September 2026)
- Wealth $aver USD Top Up Promotion (October 2026)

7. The speed and reliability of service of your internet connection is dependent solely on your respective service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure in the transmission, or any failure to successfully register resulting from the same.

8.In the event the Bank has determined that you are not eligible to receive the Bonus Interest or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that you would not have been entitled to receive the Bonus Interest, the Bank reserves the right to claw back the Bonus Interest or to deduct its value (or such other amount as it deems fit) from any of your accounts with the Bank.

General

9. Unless otherwise stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.

10. Please refer to the Bank's Pricing Guide at sc.com/sg/pricing guide for any applicable fees and charges, or visit sc.com/sg/wealthsaver for more information on Wealth $aver, including the latest terms and conditions applicable to the Promotion.

11. The Bank may at any time terminate, suspend, extend or shorten the Promotion, without prior notice or reason.

12. 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 Promotion and/or the amount of interest that you are entitled to receive. The Bank's decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.

13. These **Wealth $aver USD Top Up Promotion (November 2026) Terms and Conditions** are to be read in conjunction with the Bank's Customer Terms, the Current/Cheque/Savings Account, Time Deposit Terms and Wealth $aver Account Product Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and the Other Terms, these terms will prevail only to the extent of such inconsistency.

14. A person who is not a party to these terms shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce these terms.

15. These terms and conditions are governed by 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.

16. All information is accurate at the time of publication.

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