



Frequently Asked Questions

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

To qualify for bonus interest:

- you must be an account holder of a Bonus\$aver account or a Wealth \$aver account;
- you must activate the USD currency for your Bonus\$aver or Wealth \$aver account ("**USD Account**");
- you must deposit a minimum of USD100,000 of Fresh Funds into your USD Account by 30 April 2026 such that the end-of-day deposit balance on 30 April 2026 is at least USD100,000 ("**Minimum Fresh Fund Deposit**") higher than the end-of-day deposit balance on 31 March 2026 (the "**Original Balance**");
- maintain these Fresh Funds of at least USD100,000 in your USD Account at all times up to 30 June 2026; and
- 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 Bonus\$aver or 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. When can I expect the bonus interest to be credited to my account?

We will credit the bonus interest to your USD Account by the last day of the following month. For example, bonus interest earned for the month of April 2026 will be credited by 31 May 2026.



Bonus\$aver/Wealth \$aver USD Multicurrency Account Top Up Promotion Terms and Conditions

1. This Bonus\$aver/Wealth \$aver USD Multicurrency Account Top Up Promotion (April 2026) ("**Promotion**") is available from 1 April 2026 to 30 April 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 Bonus\$aver or Wealth \$aver account. By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2.1 General Promotion qualifying criteria

To qualify for this exclusive Promotion:

- a. you must be an account holder of a Bonus\$aver or Wealth \$aver account (this is referred to as an "**Eligible Account**");
- b. you must activate the USD currency in your Eligible Account ("**USD Account**");
- c. your Eligible 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 USD Account, as determined by the Bank;
- d. you must deposit a minimum of USD100,000 of Fresh Funds ("**Minimum Fresh Fund Deposit**") into your USD Account, such that the end-of-day deposit balance on 31 March 2026 is at least USD100,000 higher than the end-of-day deposit balance on 31 March 2026 (the "**Original Balance**"). "**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**
- d. the average daily balance ("**ADB**") (defined in Cl. 3a below) in your USD Account must be **at least USD100,000 more** than the Original Balance for the months of May 2026 and June 2026.

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

End-of-day balance on 31 March 2026 (USD)	End-of-day balance on 30 April 2026 (USD)	ADB for May 2026 (USD)	ADB for June 2026 (USD)
X	At least X+100,000	At least X+100,000	At least X+100,000

2.2. Qualifying for the promotion as a New-to-Deposit clients or Existing-to-Deposit clients

Subjected to these Terms & Conditions, you may qualify for the Promotion based on your relationship with the Bank as defined below:

- a. **New-to-Deposits:** you are applying for the Eligible Account for the first time and you are not a primary account holder of an existing Standard Chartered current or savings account as at the date of account opening. You must also not have held a current or savings account as the primary account holder or had a current or savings account suspended, cancelled or terminated in the last 12 months from the date of your application for the Eligible Account. **Your newly opened Eligible Account opening date must also not be more than 2 calendar months prior to the Promotional Period, i.e. not before 1 February 2026** ("New-to-Deposits" client).
- b. **Existing-to-Deposits:** you are currently holding at least one Standard Chartered current or savings account as a primary account holder, or had a current or savings account as the primary account holder that was suspended, cancelled or terminated in the last 12 months from the date of your application for the Eligible Account ("Existing-to-Deposits" client).



Bonus Interest

3. If you meet the eligibility criteria in **Clause 2** above, you will also earn bonus interest (“**Bonus Interest**”) at an interest rate based on Table A below (“**Bonus Interest Rate**”) on the first USD500,000 of Fresh Funds in your USD Account for the month of **April 2026 to June 2026** (“**Bonus Interest Earning Period**”). You will earn Bonus Interest on: (1) the ADB in your USD Account for each month between April 2026 – June 2026; LESS (2) the Original Balance.

Table A:

Client Group	Bonus interest
New-to Deposits	3.00%
Existing-to-deposits	1.50%

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:

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

For example, if the End-of-day Account Balance for each day between 1 April 2026 and 15 April 2026 is USD0, and the End-of-day Account Balance for each day between 16 April 2026 and 31 April 2026 is USD200,000, the ADB for the account in April 2026 will be:

$$\frac{(USD 0 \times 15) + (USD200,000 \times 16)}{30 \text{ (being no. of days in April)}} = USD100,000$$



We also set out some illustrative examples below.

Example 1: Client is a New-to-Deposits client and opens an Eligible Account in April 2026. Client fulfils the Minimum Fresh Funds Deposit criteria, and holds at least USD100,000 of Fresh Funds in their USD Account during the Holding Period.

Month	Ending balance on 31 March 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 March 2026 (USD)	Amount eligible for Bonus Interest (USD)
Apr-26	0	400,000 of fresh funds deposited on 16 Apr 2026	200,000	200,000	200,000
May-26		0	400,000	400,000	400,000
Jun-26		100,000 of fresh funds deposited on 1 June 2026	500,000	500,000	500,000

Example 2: Client is an existing BonusSaver or Wealth Saver primary account holder. Client fulfils the Minimum Fresh Funds Deposit criteria, and holds at least USD100,000 of Fresh Funds in their USD Account during the Holding Period.

Month	Ending balance on 31 March 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 March 2026 (USD)	Amount eligible for Bonus Interest (USD)
Apr-26	50,000	200,000 of fresh funds deposited on 16 Apr 2026	150,000	100,000	100,000
May-26		0	250,000	200,000	200,000
Jun-26		200,000 of fresh funds deposited on 1 Jun 2026	450,000	400,000	400,000

Example 3: Client is an Existing-to-Deposits client and opens an Eligible Account in April 2026. Client fulfils the Minimum Fresh Funds Deposit criteria, but does **not** maintain at least USD100,000 of Fresh Funds in their USD Account during the Holding Period.

Month	Ending balance on 31 March 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 March 2026 (USD)	Amount eligible for Bonus Interest (USD)
Apr-26	0	500,000 of fresh funds deposited on 16 Apr 2026	250,000	250,000	250,000
May-26		0	500,000	500,000	500,000
Jun-26		(withdrawal of 450,000 on 1 Jun 2026)	50,000	50,000	0 (did not maintain at least USD100,000 of fresh funds)



Example 4: Client is an existing BonusSaver or Wealth Saver primary account holder. Client fulfils the Minimum Fresh Funds Deposit criteria, but does **not** maintain at least USD100,000 of Fresh Funds in their USD Account during the Holding Period.

Month	Ending balance on 31 March 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 March 2026 (USD)	Amount eligible for Bonus Interest (USD)
Apr-26	500,000	500,000 of fresh funds deposited on 16 Apr 2026	750,000	250,000	250,000
May-26		(withdrawal of 500,000 on 1 May 2026)	500,000	0	0 (did not maintain at least 200,000 of fresh funds)
Jun-26		600,000 of fresh funds deposited on 1 Jun 2026	1,100,000	600,000	500,000 (Bonus Interest is only earned on first USD500K)

If a deposit, withdrawal or other transaction on your 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.

4. We will credit the Bonus Interest to your 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 April 2026 and the Original Balance will be credited by 31 May 2026.

5. 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

- BonusSaver/Wealth Saver USD Multicurrency Account Top Up Promotion (February 2026)
- BonusSaver/Wealth Saver USD Multicurrency Account Top Up Promotion (March 2026)

6. 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

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

8. Please refer to the Bank's Pricing Guide at [sc.com/sg/pricing guide](https://www.sc.com/sg/pricing-guide) for any applicable fees and charges, or visit [sc.com/sg/mca](https://www.sc.com/sg/mca) for more information on BonusSaver and Wealth Saver Multicurrency feature, including the latest terms and conditions applicable to the Promotion.

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



10. 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.

11. These BonusSaver/Wealth Saver USD USD Multicurrency Account Top Up Promotion (April 2026) Terms and Conditions are to be read in conjunction with the Bank's Customer Terms and the Deposit Account 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.

12. 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.

13. 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.

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

Published on 1 April 2026