



Debt Consolidation Plan Refinancing Cashback Promotion Terms and Conditions

1. This Debt Consolidation Plan Refinancing Cashback Promotion (the “**Promotion**”) is available from 1 January 2026 to 31 December 2026 (both dates inclusive) (the “**Promotion Period**”). By participating in the Promotion, you agree to be bound by these terms and conditions. For the avoidance of doubt, this Promotion is not valid with the Bank’s Debt Consolidation Plan Cashback Promotion.

Eligibility

2. To qualify for the Promotion and receive cashback of an amount equivalent to 6% of your approved loan amount (such cashback to be referred to as “**Refinancing Cashback**”):
 - a. you must apply to refinance your existing Debt Consolidation Plan with another financial institution with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) (such refinancing application to be referred to as “**Application**”) during the Promotion Period;
 - b. the Bank must have received your Application during the Promotion Period, which must be approved by 31 December 2026; and
 - c. your Debt Consolidation Loan Account (the “**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, including at the time of crediting (as referred to in Clause 4 below) of the Refinancing Cashback, as determined by the Bank in its sole and absolute discretion.
3. Notwithstanding the foregoing, the Bank may continue to process any Application received by the Bank for up to seven (7) calendar days after the end of the 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-to-case basis, subject to these terms.
4. The Refinancing Cashback will be credited into your Account within 90 working days from the date of approval of Application. Your 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).
5. The crediting of the Refinancing Cashback to any other account, including accounts not with the Bank is subject to the Bank’s discretion, and the Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this service. If the Bank is unable to process this crediting due to system failure, system outage, malfunction, delay or any other circumstances whatsoever, whether within our reasonable control or otherwise, the Bank disclaims all liability arising for any such delay including any loss, damage or



inconvenience caused to/incurred by you the applicant, or any third party arising from or in connection therewith.

6. The Refinancing Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item. The Bank reserves the right to replace the Refinancing Cashback with another reward of equivalent or similar value.
7. The Bank reserves the right to, without compensation, debit the Refinancing Cashback from any of your account(s) maintained with the Bank and/or forfeit the Refinancing Cashback, if:
 - a. you terminate the Account for any reason following the crediting of the Refinancing Cashback to your Account; and/or
 - b. the Account, is not valid, subsisting and/or in good standing at any time, as determined at the Bank's sole and absolute discretion.

General

8. By applying to refinance your Debt Consolidation Plan 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 him/her about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.
9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
10. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, suspend, extend or shorten the Promotion at any time in the Bank's sole discretion, with or without prior notice or reason. You understand and agree to be bound by any variation to these terms.
11. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Promotion and the Refinancing Cashback. 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 the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
13. These Debt Consolidation Plan Refinancing Cashback Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the Personal Loan / Personal Line of Credit / Overdraft Terms, the Credit Card Terms, the Terms and Conditions Governing Debt Consolidation Facility as well as



any other product terms that may be applicable in conjunction with the Promotion (collectively, the “**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.

14. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.
15. The Promotion 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.