**e$aver Bonus Interest (1 August 2026 to 30 September 2026) Promotion Terms and Conditions**

1. This e$aver Bonus Interest (1 August 2026 to 30 September 2026) Promotion ("**Promotion**") is available from **1 August 2026 to 30 September 2026** (both dates inclusive) ("**Promotion Period**") and is open to all account holders of existing and newly opened e$aver, e$aver Kids! and World Partner Savings account(s) ("**Qualifying Account(s)**") with Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**"). By participating in this Promotion, you agree to be bound by these terms.

**Eligibility**

2. To qualify for this Promotion:

    a. you must have a Qualifying Account(s) with the Bank;

    b. you must deposit *fresh funds* into your Qualifying Account(s) during the Promotion Period. For the purposes of these terms and conditions, "*fresh funds*" are funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period; and

    c. your Qualifying Account(s) 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 any Bonus Interest (*as defined in **Clause 4 and 5 below***) to your Qualifying Account(s), as determined by the Bank in its sole and absolute discretion.

**Prevailing and Bonus Interest Rates**

3. During the Promotion Period, you will be eligible to receive prevailing interest ("**Prevailing Interest**") on your entire deposit balance in the Qualifying Account(s), at the prevailing interest rate reflected in the table below.

| | **Prevailing Interest Rate on Deposit Balance** | **Bonus Interest Rate on eligible Incremental Balance** | **Total Interest Rate on eligible Incremental Balance** |
|---|---|---|---|
| Qualifying account(s) where the primary account holder is a customer **with** wealth holding | 0.05% p.a. | 1.55% p.a. | 1.60% p.a. |
| Qualifying account(s) where the primary account holder is a customer **without** wealth holding | 0.05% p.a. | 1.35% p.a. | 1.40% p.a. |

4. "Customers with wealth holdings" are defined as customers who hold either an Eligible Investment Product or Insurance Product purchased through the bank, as a primary account holder. An "Eligible Investment Product" refers to (i) Unit Trust(s), (ii) Bonds, (iii) Structured Notes, or (iv) Equities.

5. Your eligible Bonus Interest Rate is assessed based on your wealth holdings at the end of each calendar month during the promotion period.

6. If you satisfy the qualifying criteria stipulated in these terms, you will also earn bonus interest ("**Bonus Interest**") on your Incremental Balance (*as defined in **Clause 8** below*) during the Promotion Period, provided always that the Incremental Balance eligible for Bonus Interest shall be subject to a cap of **S$2,000,000 per Qualifying Account(s)**. Any amount of Incremental Balance exceeding S$2,000,000 per Qualifying Account(s) shall earn the Prevailing Interest only.

7. The average daily balance ("**ADB**") in your Qualifying Account(s) is used to determine the amount of Bonus Interest earned on your eligible Incremental Balance. ADB is the sum of *end-of-day account balances* of all days in a particular calendar month, divided by the number of days in that month, where "*end-of-day account balances*" means *account balances as of 2359 hours of each day*.

    a. If there are n days in a calendar month and $X_1$, $X_2$, $X_3$, ..., $X_n$ are the end-of-day account balances from Day 1 to Day n respectively, the ADB for the account will be:

$$\frac{X_1 + X_2 + X_3 + \ldots + X_n}{n}$$

    b. For example, if (i) there are 31 days in August 2026, (ii) the end-of-day account balance on each day between 1 August 2026 and 15 August 2026 is S$0, and (iii) the end-of day account balance on each day between 16 August 2026 and 31 August 2026 is S$1,000, the ADB for the account will be:

$$\frac{(S\$0 \times 15) + (S\$1{,}000 \times 16)}{31} = S\$516.13$$

8. If the ADB in the Qualifying Account(s) for any calendar month during the Promotion Period:
    a. is **higher** than the ADB for **July 2026** ("**Comparison Month**"), you will earn Bonus Interest on the difference between the ADBs for those 2 months ("**Incremental Balance**"); and
    b. is **either equal to or lower** than the ADB for the Comparison Month, you will not earn any Bonus Interest.

9. In respect of Qualifying Account(s) newly opened during the Promotion Period, the Incremental Balance would refer to the ADB in the said Qualifying Account(s).

10. We only include transactions up to the last working day or Saturday of the calendar month when we calculate ADB. For example, if 31 March falls on a public holiday, and 30 March is a Sunday, we will calculate ADB for March based on transactions up to 29 March.

11. After the Promotion Period, you will cease to earn any Bonus Interest, but you will continue to earn the Prevailing Interest on the entire deposit balance in your Qualifying Account(s).

12. For illustration purposes, please refer to the table below:

| Type of Qualifying Account(s) | Month | ADB for calendar month during the Promotion Period | ADB for Comparison Month (July 2026) | Incremental Balance (up to cap of S$2,000,000) eligible for Bonus Interest | Prevailing Interest earned on Deposit Balance* | Bonus Interest** earned on eligible Incremental Balance | Total interest earned |
|---|---|---|---|---|---|---|---|
| Existing Qualifying Account(s) opened prior to Promotion Period (on or before 31 July 2026) | August 2026 | S$1,200,000 | S$50,000 | S$1,150,000 | S$1,200,000 x 0.05% x 31/365 = S$50.96 | S$1,150,000x 1.55% x 31/365 = S$1,513.90 | S$1,564.86 |
| | September 2026 | S$150,000 | S$50,000 | S$100,000 | S$150,000 x 0.05% x 30/365 = S$6.16 | S$100,000 x 1.55% x 30/365 = S$127.40 | S$133.56 |
| New Qualifying Account(s) opened during the Promotion Period (from 1 August 2026 to 30 September 2026) | August 2026 | S$300,000 | N.A. | S$300,000 | S$300,000 x 0.05% x 31/365 = S$12.74 | S$300,000 x 1.55% x 31/365 = S$394.93 | S$407.67 |
| | September 2026 | S$2,200,000 | N.A. | S$2,000,000 | S$2,200,000 x 0.05% x 30/365 = S$90.41 | S$2,000,000 x 1.55% x 30/365 = S$2,547.95 | S$2,638.36 |

**Prevailing Interest is calculated based on the entire deposit balance in your Qualifying Account(s) at the end of each day. The above illustration is presented based on the assumption that the end-of-day deposit balance in your Qualifying Account(s) for each day in that month is the same.*

*** Qualifying account(s) where the primary account holder is a customer with wealth holding.*

13. The Bonus Interest shall be credited to your Qualifying Account(s) in single or multiple credit transactions by the 25th calendar date of the following month (the "Bonus Interest Crediting Date"), provided that your Account remains valid and in good standing as at the Bonus Interest Crediting Date.

**General**

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

15. Please refer to the Bank's Pricing Guide for any applicable fees and charges, or visit the Bank's public website for more information on e$aver, including the latest terms and conditions applicable to the Promotion.

16. Bonus Interest will be calculated at the end of the calendar month and credited by the 25th calendar date of the following month, unless otherwise notified to you from time to time.

17. The Bank may at any time vary, modify, add or delete any of the terms and conditions governing the Promotion and all applicable interest rates and to terminate, withdraw, extend or shorten the Promotion, without prior notice or reason.

18. 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.

19. These e$aver Bonus Interest (1 August 2026 to 30 September 2026) Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current/Cheque/Savings Account and Time Deposit Terms, e$aver Account Product Terms and e$aver Kids! Account Product Terms ("**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.

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

21. These terms and conditions are governed and construed in accordance with 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.

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

**Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 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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