



Standard Chartered Green Mortgage Promotion Terms and Conditions

1. This Standard Chartered Green Mortgage Promotion (“**Promotion**”) is available from 1 January 2024 to 30 November 2025 (both dates inclusive) (“**Promotion Period**”) to all new and existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”), who are individuals. By participating in the Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To be eligible for the Promotion:
 - a. you must submit an application to the Bank during the Promotion Period:
 - i. for a new Eligible Mortgage Facility with the Bank; or
 - ii. to reprice your existing Mortgage Facility with the Bank to an Eligible Mortgage Facility (each such application a “**Repricing Application**”).
3. The Property must have a BCA Green Mark Rating of:
 - “Green Mark Gold”,
 - “Green Mark Gold^{Plus}” which refers to “Green Mark Gold^{Plus}”, “Green Mark Gold^{Plus} Super Low Energy”, “Green Mark Gold^{Plus} Positive Energy”, or “Green Mark Gold^{Plus} Zero Energy”, or
 - “Green Mark Platinum” which refers to “Green Mark Platinum”, “Green Mark Platinum Super Low Energy”, “Green Mark Platinum Positive Energy”, or “Green Mark Platinum Zero Energy”.

You should inform us of the rating in the application form, or, in the case of a Repricing Application, on the call with the Bank’s mortgage repricing unit.

The BCA Green Mark Rating must be valid as determined by 3 years from the certification year, as reflected on the SLEB Green Mark Building Directory:

<https://www.sleb.sg/Building/GreenMarkBuildingsDirectory>.

4. For the purposes of the Promotion:
 - a. “BCA Green Mark rating” refers to the Green Mark certification scheme launched by the Building and Construction Authority, which is a green building rating system designed to evaluate a building’s environmental impact and performance;
 - b. “Effective Date”:
 - i. in the case of a new Eligible Mortgage Facility, shall refer to the date of the first disbursement of the Mortgage Facility in respect of the Property; and
 - ii. in the case of a Repricing Application, shall refer to the date on which the interest rate revision shall take effect, as stipulated in the letter titled “Change of Interest Rate” which is sent by the Bank to you, and such a date will be within 30 calendar days from the date of our receipt of your duly executed notice of acceptance of the Supplemental Facility Letter;
 - c. an “Eligible Mortgage Facility” means a residential property loan, commercial property loan, or equity loan that is offered by the Bank with a Floating Rate Package;
 - d. a “Floating Rate Package” shall refer to any one of the following packages:
 - i. Fixed Deposit Rate-Pegged without MortgageOne feature package;
 - ii. Fixed Deposit Rate-Pegged with MortgageOne feature package;
 - iii. SORA-Pegged without MortgageOne feature package; and
 - iv. SORA-Pegged with MortgageOne feature package; and
 - e. a “Mortgage Facility” is a mortgage loan that the Bank makes available to you under the Mortgage Facility Terms, as stated in a letter of offer from the Bank offering to provide you with the mortgage loan;
 - f. the “Property” shall refer to the property which is defined as the “Mortgage Property” in the Facility Letter for new Eligible Mortgage Facilities, or Supplemental Facility Letter for Repricing Applications.



5. Subject to these terms, if you satisfy the eligibility criteria stipulated in **Clauses 2, 3 and 4** you will be able to enjoy a **"Pricing Discount"**:
 - a. the interest rate of your Eligible Mortgage Facility for the Property, as communicated to you by way of a call from a mortgage specialist from the Bank for a new Eligible Mortgage Facility, or in the case of a Repricing Application, from the Bank's Mortgage Retention Unit, will be reduced by:
 - i. for the first year from the Effective Date, 0.05%; and
 - ii. for the second year from the Effective Date, 0.05%.
6. The interest rate that is stated on your facility letter or supplemental facility letter, as the case may be, is the interest rate after the Pricing Discount has been applied.

General

7. The Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions, including but not limited to Priority Mortgage Plus.
8. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion and to vary the eligibility criteria, or terminate, withdraw, extend, suspend or shorten the Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason). You agree and consent to be bound by any such variation, modification, addition, deletion or revision.
9. 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 the Pricing Discount and your eligibility for the Promotion. The Bank's determination of all matters relating to the Promotion shall be final, binding and conclusive and no correspondence will be entertained.
10. These Standard Chartered Green Mortgage Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, and Mortgage Facility Terms (collectively, "**Standard Terms**"). If there is any inconsistency between the Standard Terms and these Standard Chartered Green Mortgage Promotion Terms and Conditions, these Standard Chartered Green Mortgage Promotion Terms and Conditions shall prevail to the extent of such inconsistency. In the event of any inconsistency between the Standard Terms and a Facility Letter or Supplemental Facility Letter, the applicable Facility Letter or Supplemental Facility Letter, as the case may be, shall prevail to the extent of such inconsistency. In the event of any inconsistency between these Standard Chartered Green Mortgage Promotion Terms and Conditions and a Facility Letter or Supplemental Facility Letter, the applicable Facility Letter or Supplemental Facility Letter, as the case may be, shall prevail to the extent of such inconsistency.
11. In the event of any inconsistency between these Standard Chartered Green Mortgage Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Standard Chartered Green Mortgage Promotion Terms and Conditions shall, to the extent of such inconsistency, prevail.
12. A person who is not a party to these Standard Chartered Green Mortgage Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Standard Chartered Green Mortgage Promotion Terms and Conditions.



13. These Standard Chartered Green Mortgage Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Standard Chartered Green Mortgage Promotion Terms and Conditions, shall be governed by and are to 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.
14. All information is accurate as at the date 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.**