Home Loan Member-Get-Member Referral Promotion Terms & Conditions

1. This Home Loan Member-Get-Member Referral Promotion is available from **4 December 2026** to **31 December 2026**, both dates inclusive ("Promotion Period"). By participating in this Promotion, you agree to be bound by these terms.

2. This Promotion is open to all personal banking customers ("Existing Customers" or "you") of Standard Chartered Bank (Singapore) Limited (or "us" or "we" or "our" or "Bank") who refer new customers to us (each such new customer to be referred to as a "Referred Individual") during the Promotion Period.

3. Prior to referring a Referred Individual to the Bank, you must:
    a. Consent to the Bank disclosing your name to such Referred Individual;
    b. Obtain the consent of such Referred Individual to your provision of the personal data relating to such Referred Individual to the Bank. You must also inform each Referred Individual of the purpose. The purpose is to use their personal data by providing it to the Bank for marketing of the Bank's products and services;
    c. Inform, and obtain the consent of, such Referred Individual to the Bank's representative contacting them via phone and SMS;
    d. Inform the Referred Individual that a reward will be accorded to you if the terms and conditions of this Promotion are complied with; and
    e. Inform, and obtain the consent of, such Referred Individual that the quantum of the approved Home Loan (as defined below) application and/or the application status of their Home Loan application with the Bank would be disclosed to you by virtue of the reward you receive under this Promotion.

4. A referral will not be considered successful if made by the following groups who are not eligible to participate in this Promotion:
    a. Existing Customers whose accounts with us including but not limited to savings or current/ cheque accounts or card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period.

5. For clarity, referrals of staff loans and bridging loans are also excluded from this Promotion.

6. You will be eligible to receive the referral fee set out in the table below ("Referral Fee") on a per Successful Referral basis where:
    a. The referral is made during the Promotion Period;
    b. The referral is made in compliance with the Personal Data Protection Act 2012;
    c. The Referred Individual referred to us and all co-applicants (if any):

1. submit their application for a Residential Property Loan, Commercial Property Loan or Equity Loan (each a "Home Loan") to us during the Promotion Period;
2. are at least 21 years of age as at the date of their Home Loan application;
3. do not have an active Mortgage account with the Bank; and
4. have not redeemed any residential property loans, commercial property loans or equity loans within the last 12 months before their Home Loan Application.

d. the Referred Individual's Home Loan application is approved by us; and
e. our Home Loan letter of offer is accepted by the Referred Individual on or before 15 January 2027.

Each referral that satisfies the above requirements shall be referred to as a "Successful Referral".

LOAN AMOUNT (FOR COMPLETED AND UNDER CONSTRUCTION HDB AND PRIVATE PROPERTIES)	REFERRAL FEES (FOR NEW PURCHASE OR REFINANCE)
< S$500K	$300
S$500K to < $1M	$500
S$1M to < $1.5M	$800
$1.5M	$1,000

7. The date of the referral shall be determined as the date that the Bank receives the contact details of the Referred Individual.

8. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the Promotion, only the first Existing Customer who refers the Referred Individual to the Bank is eligible for the Referral Fee. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer made the first referral.

9. Each Existing Customer will be entitled to receive Referral Fees for only the first 10 Successful Referrals per calendar month basis, notwithstanding that the Existing Customer may have made more than 10 Successful Referrals during that calendar month. The Referral Fee will be credited to an account held with us as designated by the Existing Customer.

10. By participating in this Promotion, the Existing Customer confirms that the Referral Fee obtained is not used in any manner to fund the property purchased by the Existing Customer or the Referred Individual.

11. We reserve the right not to pay Existing Customers the Referral Fee if:

a. The information provided above in relation to the Referral Applicants is incomplete or inaccurate; or
b. The Referral Fee in respect of the Referred Individuals has been paid to a third party.

12. We reserve the right to determine at our sole and absolute discretion whether Existing Customers have complied with all the requirements of this Promotion to be entitled to a Referral Fee.

13. We may determine at our discretion all matters relating to this promotion. We may also decline to pay or may claw back the Cash Rebate if we find that:
    - you acted fraudulently, dishonestly or used our products improperly;
    - you did not comply with any of these terms or any term of our banking agreement;
    - any of your products are suspended or terminated for any reason;
    - you acted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank.

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

15. We may at any time vary, modify, add, delete or otherwise revise any of the terms and conditions governing this Promotion, including revising the Referral Fee payable, or terminate, withdraw, extend, suspend or shorten this Promotion, with or without prior notice or reason (and we shall not be obliged to disclose our reason). You agree and consent to be bound by any such variation.

16. We reserve the right to determine at our sole and absolute discretion all matters arising out of or in connection with this Promotion, including your eligibility for this Promotion and/or the Referral Fee, and the amount of Referral Fee. Our determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.

17. In the event of any inconsistency between these terms and any brochures, marketing or promotional materials relating to the Promotion, these terms shall prevail to the extent of such inconsistency.

18. By participating in 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 you about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.

19. This Home Loan Member-Get-Member Referral Promotion Terms and Conditions is to be read in conjunction with our Customer Terms, Mortgage Facility Terms and any other specific product terms that may be applicable in relation to this Promotion (collectively, "Other Terms"). If there is any inconsistency between the Other Terms and these terms, these terms prevail only to the extent of such inconsistency.

20. A person who is not a party to these Home Loan Member-Get-Member Referral Promotion Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Home Loan Member-Get-Member Referral Promotion Terms & Conditions

21. These Home Loan Member-Get-Member Referral Promotion Terms & Conditions and any dispute or claim arising out of or in connection with these Home Loan Member-Get-Member Referral Promotion Terms & 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.

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