



standard
chartered

Priority Banking & Priority Private

Promotion Terms

CONTENTS

SECTION 1 INTRODUCTION.....	1
SECTION 2 SIGN-UP PROMOTION	2
SECTION 3 REFERRAL PROGRAMME PROMOTION.....	6
SECTION 4 GENERAL TERMS	9
1. FRESH FUNDS, ELIGIBLE DEPOSITS AND ELIGIBLE INVESTMENTS	9
2. ACCREDITED INVESTORS	9
3. PROMOTION REWARDS	9
4. DISQUALIFICATIONS.....	9
5. ADMINISTRATION OF THE PROMOTIONS.....	9
6. PROMOTION PERIODS	9
7. OTHER DOCUMENTATION	10
8. DISCLAIMERS	10
9. SINGAPORE DEPOSIT INSURANCE SCHEME.....	10
10. THIRD PARTY RIGHTS	10
11. GOVERNING LAW AND JURISDICTION	10

SECTION 1 Introduction

These terms and conditions cover our Priority Banking and Priority Private segment promotions. By participating in any of these promotions, you agree to the relevant terms and conditions of that promotion, and to the General Terms in Section 4.

Section	Terms & Conditions
2	Priority Banking & Priority Private Sign-Up Client Promotion Terms
3	Priority Banking Referral Programme Promotion Terms
4	General Terms

SECTION 2

Sign-Up Promotion

This section sets out the terms and conditions of the sign-up promotion for new-to-bank customers who are establishing a new Priority Banking or Priority Private relationship with the Bank.

1.	Promotion Period	1 October 2025 to 31 December 2025, both dates inclusive																		
2.	Who is eligible?	This promotion is open to new-to-bank customers who: • has not (i) been a main account holder of any current/cheque account, savings account or investment account with the Bank, and (ii) purchased any insurance product through the Bank, at any time within 12 months from the start of the Promotion Period; and • has not received any cash or other rewards from previous Priority Banking and Priority Private sign-up promotions in the last 18 months; and • will be at least 21 years old as of the date of becoming a Priority Banking or Priority Private customer.																		
3.	What do you need to do to qualify for the promotion?	Open a Wealth \$aver account or USD\$aver account during the Promotion Period, and within 3 calendar months from the month in which you open this account, you must also: • Successfully establish a new Priority Banking or Priority Private relationship with the Bank as main account holder; • For Priority Banking, - top up and maintain at least SGD200,000 (or equivalent amount in foreign currency) or USD200,000 (or equivalent amount in foreign currency) of Fresh Funds in Eligible Deposits and/or Eligible Investments for 6 consecutive months; - complete a Financial Needs Analysis; and - declare, opt-in and maintain your status as an Accredited Investor with the bank for 6 consecutive months if you deposit more than SGD1,000,000 (or equivalent amount in foreign currency) in Fresh Funds in Eligible Deposits or Eligible Investments. • For Priority Private, - top up and maintain at least SGD1,500,000 (or equivalent amount in foreign currency) or USD1,200,000 (or its equivalent in foreign currency) of Fresh Funds in Eligible Deposits and/or Eligible Investments for 6 consecutive months; - complete a Financial Needs Analysis; and - declare, opt-in and maintain your status as an Accredited Investor with the Bank for 6 consecutive months.																		
4.	What rewards do you receive?	In addition to the Sign-Up Reward, you will also receive the SG60 Bonus Reward if you participate in the promotion during the Promotion Period and satisfy all the conditions in the promotion. Each eligible customer is entitled to only one SG60 Bonus Reward. A) SGD Denominated Campaign Select from either a one-off Cash Reward or Signature Chief Investment Office (Income) Fund units ("Signature CIO Funds") Reward <table><tr><th rowspan="2">Segment</th><th rowspan="2">Total value of Fresh Funds placed in SGD equivalent</th><th rowspan="2">Cash Reward</th><th rowspan="2">Signature CIO Funds Reward</th><th colspan="2">SG60 Bonus Reward</th></tr><tr><th>Cash Reward</th><th>Signature CIO</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					Segment	Total value of Fresh Funds placed in SGD equivalent	Cash Reward	Signature CIO Funds Reward	SG60 Bonus Reward		Cash Reward	Signature CIO						
Segment	Total value of Fresh Funds placed in SGD equivalent	Cash Reward	Signature CIO Funds Reward	SG60 Bonus Reward																
				Cash Reward	Signature CIO															

						Funds Reward																										
	Priority Banking	SGD200,000 to <SGD1,000,000*	SGD 1,000	SGD 2,000 worth of Signature CIO Funds	SGD 60	SGD 60 worth of Signature CIO Funds																										
	Priority Banking, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	SGD1,000,000 to <SGD1,500,000	SGD 2,500	SGD 5,000 worth of Signature CIO Funds	SGD 120	SGD 120 worth of Signature CIO Funds																										
	Priority Private, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	SGD1,500,000 to <SGD3,000,000	SGD 3,750	SGD 7,500 worth of Signature CIO Funds	SGD 300	SGD 300 worth of Signature CIO Funds																										
	Priority Private, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	≥SGD3,000,000	SGD 5,000	SGD 10,000 worth of Signature CIO Funds	SGD 600	SGD 600 worth of Signature CIO Funds																										
Customers who bring in Fresh Funds between S\$200,000 to <S\$1,000,000 are also eligible to receive an additional SGD500 Cash Reward or Signature CIO Funds Reward, basis on their selection, if they qualify and declare, opt-in and maintain their status as an Accredited Investor with the Bank. B) USD Denominated Campaign <i>Select from either a one-off Cash Reward or Signature CIO Funds Reward</i> <table><tr><th rowspan="2">Segment</th><th rowspan="2">Total value of Fresh Funds placed in USD equivalent</th><th rowspan="2">Cash Reward</th><th rowspan="2">Signature CIO Funds Reward</th><th colspan="2">SG60 Bonus Reward</th></tr><tr><th>Cash Reward</th><th>Signature CIO Funds Reward</th></tr><tr><td>Priority Banking</td><td>USD200,000 to <USD750,000</td><td>USD 800</td><td>USD 1,600 worth of Signature CIO Funds</td><td>USD 60</td><td>USD 60 worth of Signature CIO Funds</td></tr><tr><td>Priority Banking, and declare, opt-in and maintain your status as an Accredited Investor with the Bank</td><td>USD750,000 to <USD1,200,000</td><td>USD 1,800</td><td>USD 3,600 worth of Signature CIO Funds</td><td>USD 120</td><td>USD 120 worth of Signature CIO Funds</td></tr><tr><td>Priority Private, and declare, opt-in and maintain your status as</td><td>USD1,200,000 to <USD2,200,000</td><td>USD 2,800</td><td>USD 5,600 worth of</td><td>USD 200</td><td>USD 200 worth of Signature</td></tr></table>							Segment	Total value of Fresh Funds placed in USD equivalent	Cash Reward	Signature CIO Funds Reward	SG60 Bonus Reward		Cash Reward	Signature CIO Funds Reward	Priority Banking	USD200,000 to <USD750,000*	USD 800	USD 1,600 worth of Signature CIO Funds	USD 60	USD 60 worth of Signature CIO Funds	Priority Banking, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	USD750,000 to <USD1,200,000	USD 1,800	USD 3,600 worth of Signature CIO Funds	USD 120	USD 120 worth of Signature CIO Funds	Priority Private, and declare, opt-in and maintain your status as	USD1,200,000 to <USD2,200,000	USD 2,800	USD 5,600 worth of	USD 200	USD 200 worth of Signature
Segment	Total value of Fresh Funds placed in USD equivalent	Cash Reward	Signature CIO Funds Reward	SG60 Bonus Reward																												
				Cash Reward	Signature CIO Funds Reward																											
Priority Banking	USD200,000 to <USD750,000*	USD 800	USD 1,600 worth of Signature CIO Funds	USD 60	USD 60 worth of Signature CIO Funds																											
Priority Banking, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	USD750,000 to <USD1,200,000	USD 1,800	USD 3,600 worth of Signature CIO Funds	USD 120	USD 120 worth of Signature CIO Funds																											
Priority Private, and declare, opt-in and maintain your status as	USD1,200,000 to <USD2,200,000	USD 2,800	USD 5,600 worth of	USD 200	USD 200 worth of Signature																											

		an Accredited Investor with the Bank			Signature CIO Funds		CIO Funds
		Priority Private, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	≥USD2,200,000	USD 3,750	USD 7,500 worth of Signature CIO Funds	USD 400	USD 400 worth of Signature CIO Funds
		*Customers who bring in Fresh Funds between USD200,000 to <USD750,000 are also eligible to receive an additional USD350 Cash Reward or Signature CIO Funds Reward, basis on their selection, if they qualify and declare, opt-in and maintain their status as an Accredited Investor with the Bank. For above choice of Reward in A) and B): - For selection of reward, please indicate your preference on the Priority Banking & Priority Private Sign-Up Promotion – Reward Selection Acknowledgment Form (appended below) and submit the form to your Relationship Manager within 3 calendar months from the month that you open your Wealth \$aver account or USD\$aver account. No changes of choice can be made subsequently. - If your Fresh Funds are in a currency other than SGD or USD, they will be converted into the currency of your choice of reward, and you will be eligible for the corresponding rewards in accordance with the respective tables above. - If the Bank doesn't receive your choice of Reward through the Priority Banking & Priority Private Sign-Up Promotion – Reward Selection Acknowledgment Form within 3 calendar months from the month that you open your Wealth \$aver account or USD\$aver account, the following default reward option will apply: - For Singapore Residents, you will receive Cash Reward in SGD in accordance with the SGD Denominated Campaign table above. - For Non-Singapore Residents, you will receive Cash Reward in USD in accordance with the USD Denominated Campaign table above. - Each eligible customer is entitled to only one reward.					
5.	When will you receive your rewards?	You will receive your rewards within 7 calendar months from the month that you open your Wealth \$aver account or USD\$aver account. However, the completion of the units credited into the investment account may take longer than expected and the Bank will not be responsible for any potential delays.					
6.	How will you receive your Cash Rewards?	Cash Rewards will be credited directly to any of your single name SGD or (as the case may be) USD denominated current, cheque or savings accounts with the Bank. If you open your Wealth \$aver account or USD\$aver account as joint account, the Cash Reward will only be credited to the single name SGD or USD denominated current, cheque or savings accounts with the Bank. If you do not have an active single name current, cheque or savings account with the Bank in the same currency as the Cash Reward, the equivalent amount of the Cash Reward in the alternative currency will be credited to an active single name current, cheque or savings account held by you with the Bank account that is denominated in the alternative currency. If you do not have an active single name SGD or USD denominated current, cheque or savings accounts with the Bank which is in good standing, the reward will be forfeited.					
7.	How will you receive your	You will receive your Signature CIO Funds Reward in your existing investment account with the Bank ("Investment Account"). If you elect to receive the Signature CIO Funds Reward but do not have an Investment Account with us, you consent to us opening an Investment Account for you for the purpose of crediting the Signature CIO Funds Reward,					

	Signature CIO Funds Reward?	and you agree to the terms and conditions of such account. If you open your Wealth \$aver account or USD\$aver account as joint account, the Signature CIO Funds Reward will be credited to the Investment Account of the main account holder. The Signature CIO Funds Reward cannot be exchanged for cash, transferred or assigned to anyone else. The Security Code for the Signature CIO (Income) Fund Units in SGD and USD is 069105-356 and 069106-351 respectively.
8.	How do you determine the value of the Signature CIO Funds Reward?	We calculate the fractional units of the Signature CIO Fund units (rounded down to 0.01 units) to be awarded based on the Net Asset Value of the Signature CIO Fund as of the last business day of the 6th month from the month that you open your Wealth \$aver account or USD\$aver account. For example, if you open your Wealth \$aver account or USD\$aver account in October 2025, the value date of the Signature CIO Funds which we use to calculate the fractional units you are entitled to will be the last business day of April 2026. The price of the unit trusts is subject to market fluctuations, which will determine the number of unit trusts to be credited to you on the fulfilment date as determined by us. For foreign currency denominated unit trusts, the number of units of the unit trust credited will be calculated based on the prevailing exchange rate on the fulfilment date as determined by us.
9.	Is this promotion eligible with other promotions?	This promotion is not valid with any other promotions except: • 'Wealth Transfer-in' Q4 2025 Promotion; and • 'Insure and be rewarded' Q4 2025 Promotion
10.	Other points to note	Employees of the Bank and the Standard Chartered Group may be subject to additional eligibility criteria, and should contact their Relationship Manager for details.

SECTION 3

Referral Programme Promotion

This section sets out the terms and conditions of the referral programme promotion for existing customers who are referring new Priority Banking or Priority Private clients to the Bank.

1.	Promotion Period	1 October 2025 to 31 December 2025, both dates inclusive
2.	Who is eligible to be a referrer?	This promotion is open to existing customers who hold at least 1 Singapore Dollar or US Dollar denominated current/cheque account or savings account as a main holder with the Bank, and will be at least 21 years old as of the date which the referral is made.
3.	Who is eligible to be referred?	You may refer new-to-bank customers who will be at least 21 years old as of the date of becoming a Priority Banking or Priority Private customer. New-to-bank means anyone who: • has not (i) been a main account holder of any current/cheque account, savings account or investment account with the Bank, and (ii) purchased any insurance product through the Bank, at any time within the last 12 months of the start of the Promotion Period; and • did not have a Priority Banking and Priority Private relationship with the Bank at any time within the last 12 months of the start of the Promotion Period; and • has not received any reward under the Bank's Sign-Up Promotion, Qualified Client Promotion or Referral Programme Promotion before.
4.	What does the referrer need to do?	You should ensure that the person(s) you wish to refer as a Priority Banking or Priority Private client (the "Referred Individual" or referee), will submit a Referral Form (appended below) where he/she will need to provide us with his/her particulars in addition to your name and contact details for validation purposes. By referring the Referred Individual, you consent to: • provide your personal data required in the Referral Form of such Referred Individual to be submitted to the Bank; • the Bank disclosing your name, and the fact that you are a customer of the Bank to such Referred Individual; and • the Bank's representative to contact you via phone calls, SMSes and/or emails regarding the referral and reward crediting under this promotion.
5.	What does the Referred Individual need to do to qualify as a successful referral under this promotion?	Open a Wealth \$aver account or USD\$aver account during the Promotion Period, and within 3 calendar months from the month in which you open this account, the Referred Individual must also: • Successfully establish a new Priority Banking or Priority Private relationship with the Bank as main account holder; • For Priority Banking, - top up and maintain at least SGD200,000 (or equivalent amount in foreign currency) or USD200,000 (or equivalent amount in foreign currency) of Fresh Funds in Eligible Deposits or Eligible Investments for 6 consecutive months; - complete a Financial Needs Analysis; and - declare, opt-in and maintain your status as an Accredited Investor with the bank for 6 consecutive months if you deposit more than SGD1,000,000 (or equivalent amount in foreign currency) in Fresh Funds in Eligible Deposits or Eligible Investments. • For Priority Private, - top up and maintain at least SGD1,500,000 (or equivalent amount in foreign currency) or USD1,200,000 (or its equivalent in foreign currency) of Fresh Funds in Eligible Deposits or Eligible Investments for 6 consecutive months; - complete a Financial Needs Analysis; and

		- declare, opt-in and maintain your status as an Accredited Investor with the Bank for 6 consecutive months. The referee must qualify to receive the Reward under the Q4'25 Priority Banking & Priority Private Sign-Up Client Promotion before the referrer is eligible to receive the referral reward.			
6.	What rewards will the referrer receive for each successful referral?	Type of Priority Relationship established by Referred Individual	Total value of Fresh Funds placed by Referred Individual	Cash Reward	
				SGD	USD
		Priority Banking	SGD200,000 to <SGD1,500,000 OR USD200,000 to <USD1,200,000	800	600
		Priority Private, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	SGD1,500,000 to <SGD3,000,000 OR USD1,200,000 to <USD2,200,000	1,600	1,100
		Priority Private, and declare, opt-in and maintain your status as an Accredited Investor with the Bank	≥SGD3,000,000 OR ≥USD 2,200,000	2,500	1,800
		Note: The maximum Cash Reward that can be received by a referrer for each Referred Individual under this promotion is capped at SGD2,500 or USD1,800 (as applicable), regardless of the number of accounts opened by each Referred Individual. The currency of the Cash Reward the referrer will receive will follow the Referred Individual's choice of currency for the Sign-Up Promotion Reward. By way of illustration, if the Referred Individual places a total value of SGD1,000,000 fresh funds and chooses to receive his/her Sign-Up Promotion Reward in SGD, the referrer will receive SGD800 of Cash Reward.			
7.	When will the referrer receive the rewards?	The referrer will receive the reward after the Referred Individual's received his/her reward within 7 calendar months from the date that the Referred Individual's Priority Banking or Priority Private relationship with the Bank is established.			
8.	How will the referrer receive the rewards?	Each reward will be issued as credit in the value of the reward into any of the referrer's active single name SGD or USD denominated current, cheque or savings accounts with the Bank. If the referrer does not have an active single name current, cheque or savings account with the Bank in the same currency as the Cash Reward, the equivalent amount of the Cash Reward in the alternative currency will be credited to an active single name current, cheque or savings account held by the referrer with the Bank account that is denominated in the alternative currency. If the referrer does not have an active single name SGD or USD denominated current, cheque or savings accounts with the Bank which is in good standing, the reward will be forfeited. By way of illustration, in the case where the referrer is eligible to receive a Cash Reward of SGD1,600 but only holds an active USD denominated account with the Bank, USD1,100 will be credited into the referrer's active USD denominated account.			

9.	Other points to note	A. If more than 1 existing customer refers the same Referred Individual to the Bank under the Promotion, only the existing customer who submits the referral form to the Bank first is eligible for the referral reward. The Bank will, at its sole discretion, decide which existing customer made the referral first and the Bank's decision is final. B. This promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions. Specifically, if you have received rewards for referring the Referred Individual under other referral programmes, you cannot receive a referral reward under this promotion for referring the same Referred Individual. C. This promotion is not available to any employee of the Bank who is: • a representative that conducts regulated activities under the Financial Advisers Act 2001 and the Securities Futures Act 2001; • an individual that has the authority to make decisions or conduct activities that can significantly impact the safety and soundness of the Bank or its affiliated companies, or cause harm to a significant segment of customers or other stakeholders of the Bank or its affiliated companies; • an individual that is principally responsible for the day-to-day management of the Bank or its affiliated companies (i.e. Certified Persons); or • an individual whose job duties include the procurement and referral of new-to-bank customers to the Bank or its affiliated companies (such as Relationship Managers, Business Acquisition Managers and Relationship Service Managers).
----	-----------------------------	--

SECTION 4

General Terms

This section sets out general terms and conditions which apply to all Priority Banking and Priority Private promotions.

1. Fresh Funds, Eligible Deposits and Eligible Investments

- (a) **“Fresh funds”** means deposits or investments that do not originate from any existing account with the Bank and which have not been withdrawn and transferred back to the Bank within the last 30 days of placement with the Bank.
- (b) **“Eligible Deposits”** refers to deposits in the current/cheque account(s) and/or savings account(s) with the Bank and includes time deposits and amounts over which security has been placed in favour of the Bank, but excluding time deposits which are placed under the New to Bank Time Deposit Promotion.
- (c) **“Eligible Investments”** refers to investment products available with or through the Bank. They do not include insurance policies, foreign currency exchange transactions or investments under the Central Provident Fund Investment Scheme or Supplementary Retirement Scheme.

2. Accredited Investors

- (a) To qualify as an “Accredited Investor” with the Bank, you must satisfy any one of the following criteria:
 - Declare an annual income of at least SGD300,000 (or its equivalent in foreign currency) in the last 12 months; or
 - Have net financial assets exceeding SGD1,000,000 (or its equivalent in foreign currency); or
 - Have net personal assets exceeding SGD2,000,000 of which the net value of your primary residence can contribute no more than SGD1,000,000.
- (b) You may then declare and opt in to be an “Accredited Investor” with the Bank by submitting the relevant forms and supporting documents to your relationship manager or at any of our branches. We may assess your application at our sole discretion.
- (c) If you opt in as an Accredited Investor, you will be treated as an Accredited Investor for all your products and transactions.

3. Promotion rewards

We may replace any of the rewards under each promotion with another item of similar or equivalent value.

4. Disqualifications

We may decline to award any reward or clawback any reward that has been issued if, during the Promotion Period:

- (a) We determine that any of these Priority Banking and Priority Private Promotion terms and conditions have not been complied with;
- (b) Any promotion participant (including Referred Individuals) has:
 - Acted fraudulently, dishonestly or used our products improperly;
 - Breached any term of our banking agreement; or
 - Conducted themselves in bad faith or acted improperly to gain an unfair advantage against the Bank; or
- (c) Any accounts or other products held by a promotion participant (including Referred Individuals) has been suspended or terminated for any reason.

5. Administration of the promotions

We may decide all matters relating to any of these Priority Banking and Priority Private Promotions at our sole discretion. Our decisions are final and conclusive.

6. Promotion Periods

We may terminate, withdraw, shorten or extend any of these Priority Banking and Priority Private Promotions at anytime at our sole discretion. Please refer to our website for the applicable promotion periods.

7. Other documentation

- (a) In the event of any inconsistency between these Priority Banking and Priority Private Promotion Terms and any brochures, marketing or promotional materials relating to the Promotions, these Terms will apply.
- (b) Our banking agreement continues to apply together with these Priority Banking and Priority Private Promotion Terms. Our banking agreement includes our Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, Investment Products Terms and Priority Banking Services and Privileges International Terms and Conditions. If there is any inconsistency, these Priority Banking and Priority Private Promotion Terms will apply.

8. Disclaimers

- (a) This document does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.
- (b) Investment products are not deposits and each of the investment products mentioned does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012, Rev. Ed. The products / services involved are not principal-protected and you may lose all or part of your original investment amount.

9. Singapore 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.

10. Third party rights

Anyone who is not a party to these Priority Banking and Priority Private Promotion Terms has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms.

11. Governing law and jurisdiction

These terms are governed by Singapore law. You agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Priority Banking & Priority Private Sign-Up Promotion – Reward Selection Acknowledgment Form

By signing below, I _____ (Name), _____ (please provide last 3 digits & ending alphabet of NRIC/Passport No.), acknowledge that I have read, understand and agree to the Priority Banking & Priority Private Q4 2025 Sign-Up Promotion Terms and Conditions ("**Promotion T&Cs**"):

(I) Selection of Reward* (tick only 1)	(II) Selection of Reward Currency* (tick only 1)
☐ Cash	☐ SGD
☐ Signature CIO Fund	☐ USD

*If the Bank doesn't receive your choice of Reward the following default reward option will apply:

For Singapore Residents, you will receive Cash Reward in SGD in accordance with the SGD Denominated Campaign.

For Non-Singapore Residents, you will receive Cash Reward in USD in accordance with the USD Denominated Campaign.

I further understand that given that I have elected to receive Signature CIO Funds as my reward, I must have an existing investment account ("**Investment Account**") opened with Standard Chartered Bank (Singapore) Limited ("**Bank**"). If not, I agree to open the Investment Account with the Bank for the purpose of crediting the Signature CIO Funds units into the Investment Account. I acknowledge that I must at least be 21 years old and an existing customer of the Bank who (i) maintains a current or savings account with the Bank, and (ii) has access to our electronic banking. Customers who do not meet the aforementioned criteria to receive the Signature CIO Funds units as reward will be defaulted to receive Cash Reward instead. I further acknowledge the timeline as listed in the table below:

For illustrative purpose:

Account opening date of Wealth \$aver account or USD\$aver account	Deadline to fulfil the conditions as set out in Clause 3 of the Sign-Up Promotion T&Cs	Fresh funds are required to be maintained in the Wealth \$aver account or USD\$aver account until	Reward to be received by
October 2025	31 January 2026	30 April 2026	31 May 2026
November 2025	28 February 2026	31 May 2026	30 June 2026
December 2025	31 March 2026	30 June 2026	31 July 2026

(III) Consent to Cross-Border Referral

☐ I want to find out more about Standard Chartered's multi-market banking benefits, privileges and products

Market of interest: _____

Customer Signature / Date
(Main account holder)

Customer Copy

For Bank Use
Staff Name & PSID: _____

Staff Signature: _____

Priority Banking & Priority Private Sign-Up Promotion – Reward Selection Acknowledgment Form

By signing below, I _____ (Name), _____ (please provide last 3 digits & ending alphabet of NRIC/Passport No.), acknowledge that I have read, understand and agree to the Priority Banking & Priority Private Q4 2025 Sign-Up Promotion Terms and Conditions ("**Promotion T&Cs**"):

(I) Selection of Reward* (tick only 1)	(II) Selection of Reward Currency* (tick only 1)
☐ Cash	☐ SGD
☐ Signature CIO Fund	☐ USD

*If the Bank doesn't receive your choice of Reward the following default reward option will apply:

For Singapore Residents, you will receive Cash Reward in SGD in accordance with the SGD Denominated Campaign.

For Non-Singapore Residents, you will receive Cash Reward in USD in accordance with the USD Denominated Campaign.

I further understand that given that I have elected to receive Signature CIO Funds as my reward, I must have an existing investment account ("**Investment Account**") opened with Standard Chartered Bank (Singapore) Limited ("**Bank**"). If not, I agree to open the Investment Account with the Bank for the purpose of crediting the Signature CIO Funds units into the Investment Account. I acknowledge that I must at least be 21 years old and an existing customer of the Bank who (i) maintains a current or savings account with the Bank, and (ii) has access to our electronic banking. Customers who do not meet the aforementioned criteria to receive the Signature CIO Funds units as reward will be defaulted to receive Cash Reward instead. I further acknowledge the timeline as listed in the table below:

For illustrative purpose:

Account opening date of Wealth Saver account or USD Saver account	Deadline to fulfil the conditions as set out in Clause 3 of the Sign-Up Promotion T&Cs	Fresh funds are required to be maintained in the Wealth Saver account or USD Saver account until	Reward to be received by
October 2025	31 January 2026	30 April 2026	31 May 2026
November 2025	28 February 2026	31 May 2026	30 June 2026
December 2025	31 March 2026	30 June 2026	31 July 2026

(III) Consent to Cross-Border Referral

☐ I want to find out more about Standard Chartered's multi-market banking benefits, privileges and products

Market of interest: _____

Customer Signature / Date
(Main account holder)

Bank Copy

For Bank Use
Staff Name & PSID: _____

Staff Signature: _____

Priority Banking Referral Programme Referral Form

Customer's Particulars (Referred Individual or Referee)

Name (Dr/Mr/Mrs/Ms/Mdm): _____

Passport/NRIC No (last 4 characters e.g. Sxxxx123A):

--	--	--	--

Contact Number: _____

I acknowledge that I have been referred to Standard Chartered Priority Banking by:

Referrer Name: _____

Referrer Contact Number: _____

Pursuant to the Priority Banking Referral Programme Promotion, I acknowledge that the Referrer will receive a referral gift, subject to the Priority Banking Referral Programme Promotion Terms and Conditions.

In addition, I acknowledge and agree that while processing the referral application, the Bank may disclose my name and account information (including but not limited to the Fresh Fund placement for the purpose of justifying the value of reward to be issued to the Referrer) to the Referrer.

I understand that by completing this form, the Bank (and any party authorized to act on its behalf) will contact me via phone calls, SMSes and/or emails for the purpose of the Priority Banking Referral Programme Promotion even if I have or subsequently registered my contact information with the Personal Data Protection Commission of Singapore's Do Not Call Registry.

I further acknowledge and agree that in the event that I terminate my Priority Banking relationship, or withdraw or otherwise reduce my deposits or investments with the Bank within 6 months from the date of the commencement of the Priority Banking relationship with the Bank, the Bank shall be entitled to reduce or otherwise recover, the whole or any part of the reward paid to the Referrer under the Priority Banking Referral Programme Promotion and where applicable, substitute such reward that has been paid with a lesser reward that is payable in respect of a lower amount placed by me. In such case, I further acknowledge and consent to the Bank disclosing to the Referrer the termination of my Priority Banking relationship, or withdrawal or reduction of my deposits or investments with the Bank.

By signing below, I acknowledge that I have read, understand and agree to the Priority Banking Referral Programme Promotion Terms and Conditions.

Customer Signature

Date

Customer Copy

If Staff Referrer

Staff Name: _____

Staff PSID: _____

For Bank Use

Staff Name & PSID: _____

Staff Signature: _____

Priority Banking Referral Programme Referral Form

Customer's Particulars (Referred Individual or Referee)

Name (Dr/Mr/Mrs/Ms/Mdm): _____

Passport/NRIC No (last 4 characters e.g. Sxxxx123A):

--	--	--	--

Contact Number: _____

I acknowledge that I have been referred to Standard Chartered Priority Banking by:

Referrer Name: _____

Referrer Contact Number: _____

Pursuant to the Priority Banking Referral Programme Promotion, I acknowledge that the Referrer will receive a referral gift, subject to the Priority Banking Referrer Programme Promotion Terms and Conditions.

In addition, I acknowledge and agree that while processing the referral application, the Bank may disclose my name and account information (including but not limited to the Fresh Fund placement for the purpose of justifying the value of reward to be issued to the Referrer) to the Referrer.

I understand that by completing this form, the Bank (and any party authorized to act on its behalf) will contact me via phone calls, SMSes and/or emails for the purpose of the Priority Banking Referral Programme Promotion even if I have or subsequently registered my contact information with the Personal Data Protection Commission of Singapore's Do Not Call Registry.

I further acknowledge and agree that in the event that I terminate my Priority Banking relationship, or withdraw or otherwise reduce my deposits or investments with the Bank within 6 months from the date of my commencement of the Priority Banking relationship with the Bank, the Bank shall be entitled to reduce or otherwise recover, the whole or any part of the reward paid to the Referrer under the Priority Banking Referral Programme Promotion and where applicable, substitute such reward that has been paid with a lesser reward that is payable in respect of a lower amount placed by me. In such a case, I further acknowledge and consent to the Bank disclosing to the Referrer the termination of my Priority Banking relationship, or withdrawal or reduction of my deposits or investments with the Bank.

By signing below, I acknowledge that I have read, understand and agree to the Priority Banking Referral Programme Promotion Terms and Conditions.

Customer Signature

Date

Bank Copy

<u>If Staff Referrer</u> Staff Name: _____ Staff PSID: _____
--

<u>For Bank Use</u> Staff Name & PSID: _____ Staff Signature: _____

Customer consent form (to be signed by RM)

I hereby acknowledge that I have done

- ☐ face to face meeting
☐ phone confirmation (please complete table below)

with the customer (Referred Individual) _____ (the “**Customer**”) and confirm that she/he has read and understood, and agree to be bound by, the Priority Banking Referral Programme Terms and Conditions.

The Customer has also agreed to disclose their details to Standard Chartered Bank (Singapore) Limited and for the Bank to contact them via phone and/or message for the purpose of offering them Priority Banking services.

Date:	
Time of call:	
Staff's Name:	
Staff Peoplewise ID:	
Staff Extension Number:	
Referred Individual' s Name	
Referred Individual's Relationship ID	
Telephone No. of Referred Individual:	
Name of Referrer:	
Referrer's Relationship ID:	
Telephone No. of Referrer:	

Staff's Signature

Date

Bank Copy