



Standard Chartered Spend and Save Promotion Frequently Asked Questions (FAQs)

PROMOTION MECHANICS

Promotion Period: 1 October 2026 - 1 February 2027

Eligible Cards: Simply Cash Credit Card or Journey Credit Card

Eligible Deposit Account: BonusSaver Account (new or existing main account holders only)

SC Online Trading Account: Valid and in good standing SC Online Trading account with valid W-8BEN form

Qualifying Period: Within thirty (30) calendar days from Eligible Card approval date

Qualification Criteria

Simply Cash/Journey Credit Card	Spend at least S\$1,000 on eligible transactions within Qualifying Period
BonusSaver Account	Deposit Fresh Funds of at least S\$20,000 or S\$50,000 in Singapore Dollars (SGD) into the BonusSaver Account during the Qualifying Period and maintain such Fresh Funds in such account until the end of Qualifying Period
SC Online Training Account	Open an SC Online Trading Account as the primary account holder; and complete Customer Account Review ("CAR") and submit your W-8BEN Form for Welcome Rewards crediting

Promotion Criteria for Welcome Rewards Eligibility

Tier	SimplyCash/ Journey Credit Card: Spend	BonusSaver Account: Fresh Funds	SC Online Trading Account	Welcome Rewards
1	S\$1,000	S\$50,000 and above	Valid and in good standing	Three (3) NVIDIA shares
2	S\$1,000	S\$20,000 to less than S\$50,000	Valid and in good standing	One (1) NVIDIA share

AM I ELIGIBLE?

✓ You are **ELIGIBLE** to participate if:

- You do NOT currently hold a Standard Chartered credit card
- You have NOT cancelled a Standard Chartered credit card in the past 12 months
- You will apply as a principal cardholder (not supplementary)
- You will apply for the Simply Cash Credit Card with BonusSaver Account or Journey Credit Card with BonusSaver Account, using the online bundled application form provided by Standard Chartered
- You can meet all requirements within the Qualifying Period

✗ You are **NOT ELIGIBLE** to participate if:

- You currently hold any Standard Chartered credit card, including a BonusSaver Credit Card
- You cancelled a Standard Chartered credit card within the last 12 months
- You only want to apply as a supplementary cardholder
- You use separate applications instead of the online bundled application form

HOW TO PARTICIPATE

Step	Actions
1	Apply (During Promotion Period) Apply for Eligible Card + BonusSaver Account via online bundled application form
2	Get Approved Note your Card Approval Date - your Qualifying Period timeline starts here
3	Spend S\$1,000 (Within Qualifying Period) Make eligible transactions that are charged and posted to your Eligible Card
4	Deposit Fresh Funds (Within Qualifying Period) Deposit Fresh Funds into BonusSaver Account
5	Open Trading Account (Within Qualifying Period) Apply for SC Online Trading Account and complete all onboarding requirements including Customer Account Review (CAR) and W-8BEN Form submission
6	Maintain Everything Keep all accounts valid and in good standing and maintain Fresh Funds until end of Qualifying Period
7	Receive Rewards NVIDIA shares credited after eligibility verification



ABOUT THE PROMOTION

Q: What is Spend and Save promotion?

A: It is a promotion where eligible new Standard Chartered principal credit cardholders apply for a Simply Cash Credit Card or Journey Credit Card together with a BonusSaver Account (if customer does not have an active BonusSaver Account as a main accountholder). Customers who complete all qualifying requirements may receive NVIDIA shares as welcome rewards.

Q: When does my Qualifying Period start and end?

A: Your Qualifying Period starts on your Card Approval Date and extends to within 30 calendar days. For example, if approved on 15 October 2026, your Qualifying Period ends on 14 November 2026.

Q: Which credit cards are eligible?

A: Simply Cash Credit Card or Journey Credit Card

Q: Do I have to apply for both a credit card and BonusSaver Account?

A: Yes, unless you are already the main account holder of an existing BonusSaver Account opened in your individual name. The bundle application must comprise either Simply Cash Credit Card plus BonusSaver Account, or Journey Credit Card plus BonusSaver Account.

Q: Can I apply for only the credit card and still get the NVIDIA shares?

A: No. You must also have an eligible BonusSaver Account and meet the required Fresh Funds amount, spending and SC Online Trading requirements.

Q: Is the NVIDIA share reward guaranteed once I submit the application?

No. Applying alone is not enough. You must have an approved credit card application and an eligible BonusSaver Account (either newly approved or existing), and you must complete all qualifying requirements within qualifying period.

Q: What does "New-to-Credit Card customer" mean?

A: You must not currently hold a principal Standard Chartered credit card and must not have cancelled one within 12 months before your application date.

Q: I already have a Standard Chartered credit card. Can I still join this promotion?

A: No. You must be a new Standard Chartered principal cardholder. You must not have an existing Standard Chartered credit card or a Standard Chartered credit card cancelled within the last 12 months.

Q: I already have a BonusSaver Account. Can I still take part in this promotion?

A: Yes, if you are the main account holder of an eligible BonusSaver Account opened in your individual name and meet all the other requirements.

Q: I will be impacted by Trust Migration. Am I eligible to participate in this promotion?

A: No. The campaign is targeted at eligible New-to-Bank (NTB) and New-to-Card (NTC). You are considered as an Existing-to-Card (ETC) customers, hence do not qualify for this Promotion.

Q: What happens if one of the product is not approved? Will I get to enjoy the benefits on the other product?

A: Should either product application be declined, the bundle application will be considered unsuccessful and both applications will not proceed.

Q: Must I use a specific application route?

A: Yes. You must apply through the bundled application route provided by Standard Chartered to qualify for the Promotion. Separate applications will not qualify. However, if you are an existing BonusSaver Account holder and are new-to-card, please apply for the SC Simply Cash Credit Card or SC Journey Credit Card via SC Mobile to participate in the Promotion.

ABOUT THE WELCOME REWARDS CRITERIA

Credit Card:

Q: How much do I need to spend? By when must I complete the S\$1,000 spending?

A: You must charge at least S\$1,000 in eligible transactions to the approved Eligible Card. The S\$1,000 must be charged and posted within 30 days of card approval date (i.e., within qualifying period). For example, if your card is approved on 15 October 2026, you can spend until 14 November 2026 (charged and posted).

Q: If I spend more than S\$1,000, will I receive more shares?

A: No. The number of shares received is based solely on the qualifying tier, with a spend requirement of minimum of S\$1,000.

Q: What spending counts as eligible?

A: Eligible Transactions are transactions charged and posted to your eligible card within the Qualifying Period, excluding items specified in [Standard Chartered's Retail Transaction Exclusions](#).

Q: Will spending on supplementary cards count?

A: Yes. Spending on supplementary cards will qualify as Eligible Transactions and contribute towards the S\$1,000 spending requirement.



BonusSaver Account:

Q: What are Fresh Funds?

A: Fresh Funds refer to funds deposited into your BonusSaver Account that are in excess of the Original Balance. Fresh Funds must not originate from any existing Standard Chartered account and must not be funds withdrawn and re-deposited with the Bank within 30 days before your Card Approval Date.

Examples of Fresh Funds include:

- Deposits from other banks
- Telegraphic transfers from other banks
- Transfers from other Standard Chartered accounts

"Original Balance" refers to the available balance in your BonusSaver Account as at the end of the calendar day immediately preceding (the day before) your Card Approval Date.

Q: How much Fresh Funds do I need to deposit into my BonusSaver Account?

A: Deposit:

- S\$20,000 to less than S\$50,000 in Fresh Funds to qualify for 1 NVIDIA share; or
- S\$50,000 and above in Fresh Funds to qualify for 3 NVIDIA shares.

You must also fulfil all other promotion requirements to be eligible for the welcome reward.

Q: By when must I deposit the Fresh Funds?

A: You must deposit the required Fresh Funds amount within 30 calendar days of your Card Approval Date.

For example, if your card is approved on 15 October 2026, you must deposit the required Fresh Funds into your BonusSaver Account by 14 November 2026.

Q: How long must I maintain fresh funds in my BonusSaver Account?

A: You must maintain the required fresh funds in your BonusSaver Account until the end of the Qualifying Period. In addition, you can also enjoy up to 5.85% p.a. interest from the first dollar for the first S\$100,000 Average Daily Balance on your BonusSaver Account.

Q: If I deposit more fresh funds after the reward tier is determined, will I move to a higher tier?

A: Yes. Your tier is based on your total fresh funds deposited during the entire Qualifying Period. If you deposit additional fresh funds and reach a higher tier while still within the Qualifying Period, you will qualify for the higher tier's Welcome Rewards, provided you meet all other promotion requirements. Please refer to scenarios below:

Scenario	Card Approval Date	Qualifying Period	Simply Cash/Journey Credit Card: Spend	BonusSaver Account: Fresh Funds	SC Online Trading Account	Welcome Rewards
A	15 Oct 2026	14 Nov 2026	S\$1,000	S\$20,000 on 10 Oct 2026	Valid and in good standing	1 Nvidia share
B	15 Oct 2026	14 Nov 2026	S\$1,000	S\$50,000 on 10 Oct 2026	Valid and in good standing	3 Nvidia shares
C	15 Oct 2026	14 Nov 2026	S\$1,000	S\$20,000 on 10 Oct 2026	Valid and in good standing	3 Nvidia shares
				Additional S\$30,000 on 3 Nov 2026		

SC Online Trading Account:

Q: Why do I need an SC Online Trading Account?

A: For Eligible customers, Welcome Rewards in the form of NVIDIA shares will be awarded to an SC Online Trading Account held by you as the primary account holder.

Q: Do I need a trading account?

A: Yes. You must hold a valid and in good standing SC Online Trading Account as primary account holder, complete Customer Account Review (CAR), and submit W-8BEN Form before the end of the Qualifying Period.

Q: By when must I open the SC Online Trading Account?

A: If you do not already have one, you must successfully open it and complete the applicable requirements within 30 days of card approval date (i.e., within qualifying period). To open an account, please visit the [SC Online Trading account opening page](#).

Q: Can the shares be credited into someone else's trading account?

A: No. The reward is non-transferable and non-assignable.

Q: What if I have both a single and a joint SC Online Trading Account?

A: Only one SC Online Trading Account will be eligible. If you hold both a single-mandate and joint-mandate account as the main account holder, the reward will be credited to the single-mandate account where you are the primary account holder.

Q: What if I do not finish the trading-account forms by the deadline?

A: You are deemed to be not eligible and would have forfeited the Welcome Rewards in the form of NVIDIA Share if the required account opening, CAR, W-8BEN Form where applicable, or other onboarding requirements are incomplete or invalid.

Q: What should I do if I face technical problems with opening the trading account online?

A: For technical problems with opening a trading account online, contact Standard Chartered immediately through our call centre hotline at +65 6242 5333 (Mon to Fri, from 8am to 5am).



ABOUT THE WELCOME REWARDS

Q: When will rewards be credited?

A: By the 10th working day of the month following eligibility confirmation, subject to maintaining all accounts in valid and in good standing status.

Q: Will I receive notification?

A: Yes, you may receive SMS or SC Mobile push notification when rewards are determined or credited. You can download SC Mobile for your convenience

Q: Can NVIDIA shares be credited to joint trading accounts?

A: If you hold both single and joint accounts as main account holder, rewards go to single mandate account only.

Q: Can I sell the NVIDIA shares?

A: Yes, subject to standard brokerage fees and charges which will be debited from your SC Online Trading account.

Q: Can I exchange shares for cash?

A: No. Welcome Rewards are non-transferable, non-assignable, and cannot be exchanged for cash.

Q: Can I choose cash or another gift instead?

A: No. The Share Rewards are not exchangeable for cash or other items. However, the Bank may substitute the reward with an item of similar value under the circumstances stated in the Terms and Conditions.

Q: What if I am not allowed to hold NVIDIA shares?

A: If legal, regulatory, product, nationality, residency, booking-centre or operational restrictions prevent you from receiving or holding the shares, the Bank may substitute an alternative reward of similar value.

Q: When will I receive the shares?

A: You will receive your NVIDIA shares on the 10th working day of the month following the month in which you qualify for the applicable fresh funds tier. If you subsequently qualify for a higher tier (within qualifying period), any additional shares will be credited on the next applicable fulfilment date.

Q: I am expecting to receive my NVIDIA shares on the 10th working day of this month but I am not seeing any in my SC Online Trading account. What should I do?

A: If you have met all the qualifying requirements and your NVIDIA shares are not reflected in your SC Online Trading Account after the expected fulfilment date, please contact us. We will help check your eligibility and the status of your Welcome Rewards.

Q: Are there fees or taxes if I sell or transfer the shares after fulfilment?

A: Potential charges may include brokerage fees, transfer-out fees and applicable third-party charges such as tax, stamp duty, transaction levy, exchange, clearing or market fees.

Q: What if I close an account before receiving rewards?

A: You may be disqualified if required accounts are not maintained in valid and in good standing status throughout the Qualifying Period.

Q: Can this be combined with other offers?

A: Save for the Priority Banking & Priority Private Sign-Up Promotion, and unless otherwise stated by the Bank, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

Terms & Conditions:

- October 2026 to February 2027 Spend and Save Promotion [Terms and Conditions](#)
- Standard Chartered Simply Cash Credit Card [Terms and Conditions](#)
- Standard Chartered Journey Credit Card [Terms and Conditions](#)
- BonusSaver Account [Terms and Conditions](#)
- SC Online Trading Account [Terms and Conditions](#)