Standard Chartered Spend and Save Promotion Terms and Conditions

1. This Standard Chartered Spend and Save Promotion (the "**Promotion**") is available from 1 October 2026 – 1 February 2027 (both dates inclusive) (the "**Promotion Period**"), unless otherwise extended or otherwise terminated in accordance with these terms and conditions.

Eligibility

2. To participate in this Promotion and to qualify for the NVIDIA Corporation (NASDAQ: NVDA) shares (**"Welcome Rewards"**) as stipulated in Clause 3, you must meet the following criteria set out in this Clause 2 within thirty (30) calendar days (**"Qualifying Period"**) from the date the Eligible Card (as defined below) is approved (the **"Card Approval Date"**):

Credit Card

a. You must apply for one (1) of the following eligible cards (each an "**Eligible Card**") and a Bonus$aver Account through the application link(s) provided by the Bank, or any of its affiliated partners within the Promotion Period:

   i. Simply Cash Credit Card; or
   ii. Journey Credit Card.

b. You must be a new Standard Chartered principal cardholder. In other words, you must not have any existing or previously cancelled Standard Chartered credit cards in the last 12 months from the application date of an Eligible Card;

c. Standard Chartered must receive your application for the Eligible Card within the Promotion Period for you to be eligible for the Promotion;

d. You must charge a minimum of S$1,000 of Eligible Transactions to the Eligible Card (**"Spend"**) by the end of the Qualifying Period. *For example, if your Eligible Card is approved on 15 October 2026, you can spend on Eligible Transactions until 14 November 2026 so that such spending will form part of the S$1,000 requirement. For the determination of eligibility criteria and the deadlines of such criteria, please refer to the table at Clause 4 for illustration.*

For the purposes of this Promotion, an "Eligible Transaction" is a transaction which is charged and posted to the Eligible Card within the Qualifying Period. The transactions listed here will not be considered as Eligible Transactions.

Bonus$aver Account

e. You must also apply for a Bonus$aver Account with a linked Bonus$aver debit card (the **"Bonus$aver Account"**) as a main account holder during the Promotion Period through the same bundled application link; or be the main account holder of an existing Bonus$aver Account opened in your individual name. For the avoidance of doubt, this Promotion is only applicable to the main account holder of a Bonus$aver Account opened in an individual name.

f. Both your applications for the Eligible Card and Bonus$aver Account (if applicable) must be approved by the Bank;

g. You must:
deposit a minimum of S$20,000 or S$50,000 of Fresh Funds in Singapore Dollars (SGD) into the Bonus$aver Account during the Qualifying Period and maintain such Fresh Funds in such account until the end of Qualifying Period (" **Fresh Funds**"). For the purposes of this Promotion:

- **"Fresh Funds"** refers to funds which do not originate from any existing account within the Bank as well as funds that are not withdrawn or re-deposited with the Bank deposited into the Bonus$aver Account within the last 30 days of opening of your Eligible Card in excess of the Original Balance.
- **"Original Balance"** refers to the available balance in your Bonus$aver Account as at the end of the calendar day immediately preceding (the day before) the Card Approval Date.

For example, if the Card Approval Date is 15 October 2026 and the Original Balance in your Bonus$aver Account as at 14 October 2026 is S$100,000, you must have at least:

- *S$150,000 to satisfy Tier 1 of the Welcome Rewards Eligibility as set out in Clause 3, with Fresh Funds amounting to at least S$50,000; and*
- *S$120,000 to satisfy Tier 2 of the Welcome Rewards Eligibility as set out in Clause 3, with Fresh Funds amounting to at least S$20,000.*

SC Online Trading Account

h. You must also hold a valid and in good standing SC Online Trading Account with the Bank as the primary account holder by the end of the Qualifying Period. If you do not have an existing valid and in good standing SC Online Trading Account, you must, successfully complete the below to be considered as a valid and in good standing SC Online Trading Account holder:
   i. open an SC Online Trading Account as the primary account holder;
   ii. complete your Customer Account Review ("CAR") and submit your W-8BEN Form; and
   iii. satisfy any applicable account opening, suitability, regulatory and tax documentation requirements prescribed by the Bank.

Information relating to the SC Online Trading Account opening process, CAR, W-8BEN Form and other applicable onboarding requirements can be found on the Bank's website, through SC Online Trading channels, or as otherwise communicated by the Bank from time to time.

Welcome Rewards Eligibility

3. If you satisfy the qualifying criteria in Clause 2 above, you will receive the applicable Welcome Rewards as stipulated in the table below and be considered an eligible customer ("**Eligible Customer**"):

Tier	**Simply Cash/ Journey Credit Card:** Spend	**Bonus$aver Account:** Eligible 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

The Promotion is in no way endorsed or administered by or affiliated with Nvidia Corporation and its subsidiaries. The Welcome Rewards is not representative of the Bank's house views or advocating a buy or sell of the share counter. The Welcome Rewards may only be credited to customers who are eligible to hold the relevant securities and whose SC Online Trading Account is permitted to transact and hold such securities. The Bank reserves the right to substitute the Welcome Rewards with an alternative reward of similar value where a customer is unable to receive or hold the Welcome Rewards due to legal, regulatory, product, nationality, residency, booking centre or operational restrictions.

4. If you qualify as an Eligible Customer, the applicable Welcome Rewards will be credited into your SC Online Trading Account by the 10th working day of the following month. Examples illustrated in the table below:

Example	Card Approval Date	30-day Qualifying Period Ends	Eligible Customer: Qualifying actions completed	Eligibility verified on	Welcome Rewards Credited By
A	15 Oct 2026	14 Nov 2026	29 Oct 2026	31 Oct 2026	16 Nov 2026
B	15 Oct 2026	14 Nov 2026	10 Nov 2026	30 Nov 2026	14 Dec 2026
C	10 Nov 2026	10 Dec 2026	28 Nov 2026	30 Nov 2026	14 Dec 2026
D	10 Nov 2026	10 Dec 2026	2 Dec 2026	31 Dec 2026	15 Jan 2027
E	15 Dec 2026	14 Jan 2027	30 Dec 2026	31 Dec 2026	15 Jan 2027
F	15 Dec 2026	14 Jan 2027	12 Jan 2027	31 Jan 2027	15 Feb 2027
G	5 Jan 2027	4 Feb 2027	4 Feb 2027	28 Feb 2027	15 Mar 2027
H	1 Feb 2027	3 Mar 2027	3 Mar 2027	31 Mar 2027	14 Apr 2027

Illustrative example A: *Your card is approved on 15 Oct 2026 (you will receive an approval email from the Bank). Your qualifying period of 30 calendar days is up to 14 Nov 2026. If you complete all qualifying actions by 29 Oct 2026, your eligibility will be verified on 31 Oct 2026 and your welcome rewards will be credited within 10 working days of the following month, by 16 Nov 2026.*

Illustrative example B: *Your card is approved on 15 Oct 2026 (you will receive an approval email from the Bank). Your qualifying period of 30 calendar days is up to 14 Nov 2026. If you complete all qualifying actions by 10 Nov 2026, your eligibility will be verified on 30 Nov 2026 and your welcome rewards will be credited within 10 working days of the following month, by 14 Dec 2026.*

For the purpose of this Promotion, your Eligible Card, Bonus$aver Account and SC Online Trading account with the Bank must be valid and in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion. "Valid and in good standing" means: (a) the account must not be suspended, cancelled, terminated or closed for any reason; (b) the account is not delinquent or unsatisfactorily conducted for any reason; and (c) you have not breached any term of our banking agreement. Otherwise, you will be disqualified from this Promotion and deemed to have forfeited the Welcome Rewards without notice to you.

5. For the avoidance of doubt, you are entitled to a maximum of one-time Welcome Rewards for this Promotion. The Welcome Rewards is not exchangeable for cash or any other items, and is non-transferable and non-assignable. The Bank reserves the right to replace or substitute the Welcome Rewards with any item of equivalent or similar value, without prior notice or reason. If you have more than one (1) SC Online Trading account as the main account holder, i.e. one (1) single mandate account and one (1) joint mandate account as the main account holder during the Promotion Period, only one (1) SC Online Trading account will be eligible for the Welcome Rewards. The Welcome Rewards will only be awarded to the single mandate account pursuant to this Promotion.

6. Any sale of shares credited under this Promotion will be subject to the prevailing standard brokerage fees, which will be charged to and debited from your SC Online Trading account. You remain liable for the payment of any transfer-out fee, and any transactional fee payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on you by law.

Award of Welcome Rewards

7. For Eligible Customers who are entitled to receive the Welcome Rewards, please refer to the following clauses:
   a. By participating in this Promotion, the Eligible Customer consents to the Bank to credit the Welcome Rewards into their SC Online Trading account.
   b. The prices of the Welcome Rewards will be subject to market fluctuations. The number of shares awarded under this Promotion is fixed and will not be adjusted for movements in market price after the valuation date specified in these Terms and Conditions. Fractional shares will not be awarded.
   c. The Bank reserves the right to substitute or replace the Welcome Rewards with another gift of similar value at its sole and absolute discretion and without notice to any person.
   d. The crediting of the shares may be subject to delay arising from any cause whatsoever, and, to the fullest extent permitted by applicable law, the Bank shall not be liable or responsible for any loss, damage, cost or expense arising from or in connection with such delay.

8. The Standard Chartered Online Trading Terms, the Customer Terms, the Investment Product Terms and any other relevant terms apply, and the Eligible Customer agrees to be bound by these terms and conditions, including variation made to them by the Bank. Such terms are available on the Bank's website here.

9. The Bank reserves the right to decline awarding the Welcome Rewards, cancel crediting of the Welcome Rewards (as applicable), or otherwise deem the Welcome Rewards as forfeited (without notice to the Eligible Customer) under this Promotion, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been met, including but not limited to the following:
    a. where the Eligible Customer has acted fraudulently or dishonestly;
    b. where the Eligible Customer has conducted himself/herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; or
    c. upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out at Clauses 35 and 37 of the Bank's Customer Terms and elsewhere in our banking agreement.

You further agree that, under any of the circumstances stated above, the Bank is not obliged to substitute the Welcome Rewards with a gift of lower value.

General

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

11. By qualifying for and participating in the Promotion, you consent to us sending you a notification (if any) by way of either EDM (Electronic Direct Mail), SMS or SC Mobile Push Notification (the "Redemption EDM/SMS/Push Notification") after the applicable Welcome Rewards have been determined or credited (if you are eligible for the Welcome Rewards).

12. Please refer to the Bank's Pricing Guide here for any applicable fees and charges.

13. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to 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.

14. 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 Welcome Rewards, the value and/or amount of Welcome Rewards and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons).

15. To the fullest extent permitted by law, the Bank shall not be responsible for, and you hereby agree to release and hold the Bank harmless for, any costs of any kind (including legal costs), expenses, loss (whether foreseeable or not), liability, claim or damage, suffered or incurred (whether in common law or equity), arising from or in connection with, directly or indirectly, your participation in this Promotion.

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

17. This Standard Chartered Spend and Save Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Deposit Account Terms, Credit Card Terms, Standard Chartered Online Trading Terms and Investment Product Terms (collectively, "**Standard Terms**"). If there is any inconsistency between the Standard Terms and these terms, these terms shall prevail to the extent of such inconsistency.

18. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

19. These terms and conditions are governed by and shall 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.

20. All information is accurate as at the date of publication.

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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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