



Frequently Asked Questions

1. How do I qualify to receive Bonus Interest under this promotion?

To qualify for bonus interest:

- you must be an account holder of a USD\$aver account;
- you must deposit a minimum of USD200,000 of Fresh Funds into your USD\$aver account by 30 June 2026 such that the end-of-day deposit balance on 30 June 2026 is at least USD200,000 (“**Minimum Fresh Fund Deposit**”) higher than the end-of-day deposit balance on 31 May 2026 (the “**Original Balance**”);
- maintain these Fresh Funds of at least USD200,000 in your USD\$aver account at all times up to 31 August 2026; and
- your account must be valid and in good standing (as we may determine) at all times, including at the time of crediting of any bonus interest to your Qualifying Account.

2. When can I expect the bonus interest to be credited to my account?

We will credit the bonus interest to your account by the last day of the following month. For example, bonus interest earned for the month of June 2026 will be credited by 31 July 2026.



USD\$aver Top Up Promotion Terms and Conditions

1. This USD\$aver Top Up Promotion (May 2026) ("**Promotion**") is available from 1 June 2026 to 30 June 2026 (both dates inclusive) ("**Promotion Period**"), unless it is extended or terminated according to these terms. This Promotion is open to customers of Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**" or the "**Bank**") who are account holders of a USD\$aver account. By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2.1 General Promotion qualifying criteria

To qualify for this exclusive Promotion:

- a. you must be an account holder of a USD\$aver account (this is referred to as an "**Eligible Account**");
- b. your Eligible Account must be valid (i.e. not suspended, cancelled or terminated) and in good standing at all times, including at the time of crediting of any Bonus Interest (as defined in **Clause 6** below) to your Qualifying Account, as determined by the Bank;
- c. you must deposit a minimum of USD200,000 of Fresh Funds ("**Minimum Fresh Fund Deposit**") into your Eligible Account, such that the end-of-day deposit balance on 30 June 2026 is at least USD200,000 higher than the end-of-day deposit balance on 31 May 2026 (the "**Original Balance**"). "**Fresh Funds**" means funds that do not originate from any existing account with the Bank or funds that are not withdrawn and re-deposited within 30 days of the Promotion Period; **and**
- d. the average daily balance ("**ADB**") (defined in Cl. 3a below) in your Eligible Account must be **at least USD200,000 more** than the Original Balance for the months of **July 2026 and August 2026**.

The eligibility criteria in 2c and 2d above are illustrated in the table below:

End-of-day balance on 31 May 2026 (USD)	End-of-day balance on 30 June 2026 (USD)	ADB for July 2026 (USD)	ADB for August 2026 (USD)
X	At least X+200,000	At least X+200,000	At least X+200,000

2.2. Qualifying for the promotion as a New-to-Deposit clients or Existing-to-Deposit clients

Subjected to these Terms & Conditions, you may qualify for the Promotion based on your relationship with the Bank as defined below:

- a. **New-to-Deposits:** you are applying for the USD\$aver account for the first time and you do not hold an existing Standard Chartered current/cheque account(s) and/or savings account(s) at the date of USD\$aver account opening. In other words, you must not have had a current/cheque account(s) and/or savings account(s) as the primary account holder or had a current/cheque account(s) and/or savings account(s) suspended, cancelled or terminated in the last 12 months from the date of your application for the USD\$aver account. **Your newly opened USD\$aver account opening date must also not be more than 3 calendar months prior to the Promotional period, i.e. not before 1 April 2026** ("New-to-Deposit" client).
- b. **Existing-to-Deposits:** you are currently holding at least one Standard Chartered current/cheque account(s) and/or savings account(s) as a primary account holder, or had a current/cheque account(s) and/or savings account(s) as the primary account holder that is suspended, cancelled or terminated in the last 12 months from the date of your application for the USD\$aver account ("Existing-to-Deposit" client).



Bonus Interest

3. If you meet the eligibility criteria in **Clause 2** above, you will also earn bonus interest (“**Bonus Interest**”) at an interest rate based on Table A below (“**Bonus Interest Rate**”) on the first USD3,000,000 of Fresh Funds in your Qualifying Account in addition to the Prevailing Interest (which can be found [here](#)) for the month of **June 2026 to August 2026** (“**Bonus Interest Earning Period**”). You will earn Bonus Interest on: (1) the ADB in your Qualifying Account for each month between June 2026 – August 2026; LESS (2) the Original Balance.

Table A:

Client Group	Bonus interest
New-to Deposits	3.00%
Existing-to-deposits	1.50%

ADB is the sum of all End-of-day Account Balances in a particular calendar month, divided by the number of days in that month. “End-of-day Account Balance” means your account balance at 23:59 each day. If there are n days in a calendar month and X1, X2, X3, ..., Xn are the End-of-day Account Balances from Day 1 to Day n respectively, the ADB for the account will be:

$$\frac{X1 + X2 + X3 + \dots + Xn}{n}$$

For example, if the End-of-day Account Balance for each day between 1 June 2026 and 15 June 2026 is USD0, and the End-of-day Account Balance for each day between 16 June 2026 and 30 June 2026 is USD400,000, the ADB for the account in June 2026 will be:

$$\frac{(\text{USD } 0 \times 15) + (\text{USD}400,000 \times 16)}{30 \text{ (being no. of days in June)}} = \text{USD}200,000$$



We also set out some illustrative examples below.

Example 1: Client is new to USDsaver and opens an account in June 2026. Client fulfils the Minimum Fresh Funds Deposit criteria, and holds at least USD200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 May 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 May 2026 (USD)	Amount eligible for Bonus Interest (USD)
Jun-26	0	400,000 of fresh funds deposited on 16 Jun 2026	200,000	200,000	200,000
Jul-26		0	400,000	400,000	400,000
Aug-26		100,000 of fresh funds deposited on 1 Aug 2026	500,000	500,000	500,000

Example 2: Client is an existing USDsaver account holder. Client fulfils the Minimum Fresh Funds Deposit criteria, and holds at least USD200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 May 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 May 2026 (USD)	Amount eligible for Bonus Interest (USD)
Jun-26	50,000	200,000 of fresh funds deposited on 16 Jun 2026	150,000	100,000	100,000
Jul-26		0	250,000	200,000	200,000
Aug-26		200,000 of fresh funds deposited on 1 Aug 2026	450,000	400,000	400,000

Example 3: Client is new to USDsaver and opens an account in June 2026. Client fulfils the Minimum Fresh Funds Deposit criteria, but does **not** maintain at least USD200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 May 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 May 2026 (USD)	Amount eligible for Bonus Interest (USD)
Jun-26	0	500,000 of fresh funds deposited on 16 Jun 2026	250,000	250,000	250,000
Jul-26		0	500,000	500,000	500,000
Aug-26		(withdrawal of 450,000 on 1 Aug 2026)	50,000	50,000	0 (did not maintain at least USD200,000 of fresh funds)



Example 4: Client is an existing USD\$aver account holder. Client fulfils the Minimum Fresh Funds Deposit criteria, but does **not** maintain at least USD200,000 of Fresh Funds during the Holding Period.

Month	Ending balance on 31 May 2026 (USD)	Fresh Funds Deposited (USD)	ADB (USD)	Difference between ADB and ending balance on 31 May 2026 (USD)	Amount eligible for Bonus Interest (USD)
Jun-26	500,000	500,000 of fresh funds deposited on 16 Jun 2026	750,000	250,000	250,000
Jul-26		(withdrawal of 500,000 on 1 Jul 2026)	500,000	0	0 (did not maintain at least 200,000 of fresh funds)
Aug-26		3,100,000 of fresh funds deposited on 1 Aug 2026	3,600,000	600,000	3mil (Bonus Interest is only earned on first USD3mil)

Please note that examples above are for illustration purpose only.

If a deposit, withdrawal or other transaction on your Qualifying Account takes place on the last day of a calendar month which falls on either a Sunday or a public holiday, the transaction may only be posted on the following working day, and they will not be taken into consideration in the Bank's computation of ADB and Bonus Interest.

4. We will credit the Bonus Interest to your Qualifying Account in single or multiple credit transactions by the last calendar day of the following month (the "**Bonus Interest Crediting Date**"). For example, Bonus Interest earned on the difference between the ADB in June 2026 and the Original Balance will be credited by 31 July 2026.

5. If you have already qualified for the following promotion, you will not be eligible to participate in this promotion even if you have fulfilled all the criteria in this promotion

- USD\$aver Top Up Promotion (April 2026)
- USD\$aver Top Up Promotion (May 2026)

6. In the event the Bank has determined that you are not eligible to receive the Bonus Interest or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that you would not have been entitled to receive the Bonus Interest, the Bank reserves the right to claw back the Bonus Interest or to deduct its value (or such other amount as it deems fit) from any of your accounts with the Bank.

General

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

8. Please refer to the Bank's Pricing Guide at [sc.com/sg/pricing guide](https://sc.com/sg/pricing-guide) for any applicable fees and charges, or visit sc.com/sg/usdsaver for more information on USD\$aver, including the latest terms and conditions applicable to the Promotion.

Standard Chartered Bank (Singapore) Limited

Registration No. 201224747C | GST Group Registration No.: MR-8500053-0
8 Marina Boulevard, #27-01, Marina Bay Financial Centre, Singapore 018981



9. The Bank may at any time terminate, suspend, extend or shorten the Promotion, without prior notice or reason.

10. 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 Promotion and/or the amount of interest that you are entitled to receive. The Bank's decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.

11. These USD\$aver Top Up Promotion (**June 2026**) Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current/Cheque/Savings Account, Time Deposit Terms and USD\$aver Account Product Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and the Other Terms, these terms will prevail only to the extent of such inconsistency.

12. A person who is not a party to these terms shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce these terms.

13. These terms and conditions are governed by the laws of Singapore. Any dispute arising out of these terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.

14. All information is accurate at the time of publication.

Published on 1 June 2026