Frequently Asked Questions – Wealth Booster Promotion ("Promotion")

Q1. I have both individual and joint Wealth $aver accounts. Which account would qualify for Promotional Bonus Interest under this Promotion? Can both such accounts qualify for Promotional Bonus Interest under this Promotion?

You must be the primary holder of the individual or joint account for the account to qualify for Promotional Bonus Interest. In the event that you have two (2) or more eligible Wealth $aver accounts (of which you are the primary accountholder), only the first of such active Wealth $aver accounts opened with us (with reference to the account opening dates) will be regarded as the Qualifying Account. Where two (2) or more Wealth $aver accounts were opened on the same day, the Bank will choose one of the Wealth $aver accounts in our sole discretion to be the Qualifying Account. Please refer to the terms and conditions enclosed with this letter for more information.

Q2. How can I qualify to receive Promotional Bonus Interest?

To qualify to receive Promotional Bonus Interest under the Promotion, you must either:
• successfully purchase through us and be issued one or more Eligible Insurance Policy(ies) by the relevant insurer, within a calendar month during the Promotion Period, with a Total Annual Premium of at least S$24,000. The Eligible Insurance Policy(ies) must not have been terminated or surrendered within 12 months from the date of inception of the relevant policy; or
• successfully subscribe through us within a calendar month during the Promotion Period, and settle the trade(s), for one or more Eligible Unit Trust(s), Bonds and Structured Products with a Total Subscription Amount of at least S$200,000.

Q3. When can I expect the Promotional Bonus Interest to be credited to my account?

We will be crediting the Promotional Bonus Interest to your account one month after the inception of the Eligible Insurance Policy(ies) or the settlement month for the Eligible Unit Trust(s)/Bonds/Structured Notes (as the case may be). As an illustration, if the Eligible Insurance Policy(ies) is/are incepted in August or if the subscription(s) of the Eligible Unit Trust(s) is/are subscribed in August, the Promotional Bonus Interest paid in September will be based on August's ADB in your Qualifying Account. Please refer to the enclosed terms and conditions for the definitions of the capitalised terms used above.

Wealth Booster Promotion Terms and Conditions

1. This Wealth Booster Promotion ("**Promotion**") is available from 1 August 2026 to 30 November 2026, both dates inclusive ("**Promotion Period**"), unless otherwise extended or terminated in accordance with the terms of this Promotion. This Promotion is open to all account holders of existing and newly opened Wealth $aver account(s) with Standard Chartered Bank (Singapore) Limited ("**Standard Chartered**", "**we**" or the "**Bank**"). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2.1. **General Promotion qualifying criteria**
To qualify for this Promotion:

a. you must either have an active Wealth $aver account(s) with the Bank or sign up for a new Wealth $aver account, of which you are the primary account holder. Such existing active Wealth $aver account or new Wealth $aver account of which you are the primary account holder shall be referred to as the "**Qualifying Account**". In the event that you have two (2) or more eligible active Wealth $aver accounts (of which you are the primary account holder), only the first of such active Wealth $aver accounts opened with us (with reference to the account opening dates) will be regarded as the Qualifying Account. Where two (2) or more Wealth $aver accounts were opened on the same day, the Bank will choose one of the Wealth $aver accounts in our sole discretion to be the Qualifying Account;
b. you must be a Priority Banking or Priority Private client with the Bank during the Promotion Period; and
c. your Qualifying Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, including the time of crediting of any Promotional Bonus Interest (as defined in Clause 3 below) to your Qualifying Account, as determined by the Bank in its sole and absolute discretion.

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 Wealth $aver account for the first time during the Promotion Period and you do not hold an existing Standard Chartered current/cheque account(s) and/or savings account(s) at the date of Wealth $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 Wealth $aver account ("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 Wealth $aver account ("Existing-to-Deposit" client).

Prevailing and Promotional Bonus Interest Rates

3. Subject to Clause 4 below, in addition to any interest which you may be entitled to earn under the Wealth $aver Product Terms, you will receive bonus interest as per table below("**Promotional Bonus Interest**") for 6 months following the (i) inception of the Eligible Policy(ies) or (ii) Investment subscription month (as the case may be) ("**Promotional Bonus Interest Period**"), on the first S$2,000,000 of your average daily balance ("**ADB**") for only your Singapore-Dollar denominated balances and the 1st U$2,000,000 of your average daily balance ("**ADB**") for only your US-Dollar denominated balances in your Qualifying Account, if you comply with the requirements ("**Wealth Booster Promotion Requirements**") in clause 4.

   ADB means the sum of end-of-day balances in an account for each day in that month divided by the number of days in that month.

Wealth Booster Bonus interest rate:

Client Group	**Promotional Bonus Interest**	**Completion date for purchase of new Insurance/Investment**
New-to Deposits	1.00% p.a. for 6 months	Wealth $aver account opening month + following one (1) calendar month. For the avoidance of doubt, the completion date for the purchase of new Insurance/Investment will end by 31 December 2026 under this promotion. For example: • Wealth $aver account opened in Aug'26, client must make new purchase of new Insurance/Investment by 30 Sep'26 • Wealth $aver account opened in Sep'26, client must make new purchase of new Insurance/Investment by 31 Oct'26 • Wealth $aver account opened in Oct'26, client must make new purchase of new Insurance/Investment by 30 Nov'26 • Wealth $aver account opened in Nov'26, client must make new purchase of new Insurance/Investment by 31 Dec'26
Existing-to-deposits	0.50% p.a. for 6 months	By the end of Promotion Period on 30 Nov'26

4 To qualify for the Promotional Bonus Interest, you must either

a. **Insure**
Successfully purchase through us and be issued as a policy holder one or more regular or single premium life insurance policies underwritten by Prudential Assurance Company Singapore (Pte) Limited (with the exception of PRUShield and single premium life insurance policy purchased using SRS funds), within a calendar month during the Promotion Period, and such policies must not be or have been terminated or surrendered within 12 months from the date of inception of the relevant policy. If the Eligible Insurance Policy(ies) has more than one policy holder, only the primary policy holder will be entitled to the Promotional Bonus Interest. If the annualised premium of the Eligible Insurance Policy is denominated in a foreign currency, we will convert the value of such premium into Singapore Dollars at our prevailing currency exchange rate in order to determine if it meets the minimum annualised premium amount that qualifies for the Promotional Bonus Interest. The equivalent Singapore Dollar amount converted for each Eligible Insurance Policy purchase will be determined by us at rates we reasonably consider appropriate. The aggregate annualized premium(s) payable by you for all Eligible Insurance Policy(ies) purchased through us within a calendar month during the Promotion Period (collectively, "**Total Annual Premium**") must be at least S$24,000 (or its equivalent in another currency). For Eligible Insurance Policy(ies) that are regular premium life insurance policy(ies), the annualized premium(s) payable by you will be the gross yearly premium payable by you. For Eligible Insurance Policy(ies) that are single premium life insurance policy(ies), the annualized premium(s) for the purposes of this promotion will be 10% of the gross single premium payable.

For illustrative purposes:

If the Eligible Customer purchases both a regular premium life insurance policy with gross yearly premium payable of S$10,000 and a single premium life insurance policy with gross single premium payable of S$140,000.

Total Annual Premium will be S$10,000 + 10% of S$140,000 = S$24,000.

OR

b. **Invest**
Successfully subscribe/purchase through us within a calendar month during the Promotion Period, and settle the trade(s), for one or more (i) Eligible Unit Trust(s), (ii) Eligible Bonds, or (iii) Eligible Structured Notes (collectively known as "**Eligible Investment Products**"). If the subscription of the Eligible Investment Products is placed through a joint investment account, only the primary account holder of the joint investment account who is also the primary account holder of the Qualifying Account will be entitled to the Promotional Bonus Interest on the ADB for only his/her Singapore Dollar denominated balances in the Qualifying Account. If the investment in the Eligible Investment Product is denominated in a foreign currency, we will convert the value of such investment into Singapore dollars at our prevailing currency exchange

rate in order to determine if it meets the minimum subscription amount that qualifies for the Promotional Bonus Interest. The equivalent Singapore Dollar amount converted for an Eligible Investment Product transaction will be determined by us at rates we reasonably consider appropriate.

For the purposes of this Promotion, the following definition applies:
"**Eligible Unit Trust**" means a unit trust distributed by us but does not include (i) exchange traded funds; and (ii) switching transactions.
"Eligible Bonds" means successful subscription of bonds issued and/or distributed by the Bank.
"Eligible Structured Notes" means successful subscription of structured notes issued and/or distributed by the Bank, excluding Premium Currency Investments and Commodity Linked Structured Investment.

The aggregate subscription for all Eligible Investment Products purchased through us within a calendar month during the Promotion Period (collectively, "Total Investment") must be at least S$200,000* (or its equivalent in another currency). ***Note: For Non-Accredited Investors (AI), eligible Bonds/Structured Notes will be subjected to minimum investment amount**.

Wealth Promotion Requirements	**Promotional Bonus Interest Rate**	**Promotional Bonus Interest Period**	**Promotional Bonus Interest Crediting Month**
Insure Purchase, through us, and be issued Eligible Insurance Policy(ies) with a Total Annual Premium of at least S$24,000 within a calendar month during the Promotion Period **OR** **Invest** Subscribe through us within a calendar month during the Promotion Period, and settle trade(s), for Eligible Unit Trust(s), Bonds and Structured Notes with a Total Subscription Amount of at least S$200,000	New-to-deposit clients – 1.00% for 6 months Existing-to-deposit clients – 0.50% for 6 months	6 months starting from the month of (as the case may be): Inception of the Eligible Insurance Policy(ies) **OR** Investment subscription month (E.g. if the Eligible Insurance Policy(ies) is/ are incepted or if the subscription(s) of the Eligible Unit Trust(s) is in Aug'26, you will earn Promotional Bonus Interest on your ADB from Aug'26 to Jan'27)	1 month after the calendar month eligible for Promotional Bonus Interest (E.g. if you are eligible for Promotional Bonus Interest in Aug'26, such Promotional Bonus Interest for Aug'26 will only be credited in Sep'26)

5. The Promotional Bonus Interest allocated shall be capped at the rates set out in Clause 3, regardless of the number of Qualifying Accounts held and amount of Eligible Insurance Policies purchased and Eligible Unit Trusts subscribed for under these Promotion terms and conditions.

6. If your Qualifying Account is in a dormant/unclaimed status at the time of crediting of the Promotional Bonus Interest, the Promotional Bonus Interest will be credited to the first of any other active Wealth $aver accounts opened with us, with reference to the account opening dates.

7. In the event that there is no active Wealth $aver account to which the Promotional Bonus Interest may be credited, we reserve the right not to make payment of such Promotional Bonus Interest and you agree that your Promotional Bonus Interest shall be forfeited. We have the sole and full discretion to determine the Wealth $aver account to which the Promotional Bonus Interest should be credited. In the event of any dispute, you agree that our decision is final and binding on you.

8. In the event the Bank has determined that you are not eligible to receive the Promotional Bonus Interest (including where you do not satisfy the Wealth Promotion Requirement(s)) or to participate in this Promotion, or where the Bank has knowledge of subsequent events which would mean that you would not have been entitled to receive the Promotional Bonus Interest, but such Promotional Bonus Interest has already been credited to you, the Bank reserves the right to claw back the Promotional Bonus Interest or to deduct its value (or such other amount as it deems fit) from your account(s) with the Bank.

9. Unless otherwise stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges, or promotions. If you are currently on a Wealth Booster promotion that is paying you on a higher interest rate and you also fulfil the criteria for this current Wealth Booster Promotion, you will only be able to enjoy one promotion each time. You will continue to earn Bonus Interest based on the higher interest rate of the 2 ongoing promotions until the end of the Promotional Period of the first Wealth Booster. Subject to these Promotion Terms and Conditions, you will start earning bonus interest based on the revised rate under this Promotion for the applicable Promotion Period. Kindly refer to the example below (ie. applicable to existing clients only):

	May'26	Jun'26	Jul'26	Aug'26	Sep'26	Oct'26	Nov'26	Jan'27	Feb'27
First Wealth Booster 1.00% p.a.	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%			
Subsequent Wealth Booster at rate of 0.50% p.a.				0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Actual bonus interest earned	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%

General

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

11. Please refer to the Bank's Pricing Guide at sc.com/sg/pricingguide for any applicable fees and charges, or visit https://www.sc.com/sg/save/current-accounts/usdsaver/ for more information on Wealth $aver, including the latest terms and conditions applicable to this Promotion.

12. The Bank may at any time in its sole and absolute discretion vary, modify, add, delete or otherwise revise any of the terms and conditions governing this Promotion and all applicable interest rates (including the prevailing interest rate, the bonus interest rate under the Wealth $aver Product Terms, and the Promotional Bonus Interest rate) and to terminate, withdraw, suspend, extend or shorten this Promotion, without prior notice or reason. You understand and agree to be bound by any such variation.

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

14. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion, including your eligibility for this Promotion, whether you satisfy the Wealth Promotion Requirement(s), the relevant interest rates, 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 this Promotion shall be final and binding (and the Bank shall not be obliged to disclose its reason) and no appeal, objection, challenge or correspondence will be entertained.

15. Please read these Promotion terms and conditions in conjunction with our prevailing terms and conditions which include the Customer Terms, Current/Cheque/Savings Account, Online Unit Trust Platform Terms, SC Online Trading Platform Terms and Investment Product Terms collectively "Other Terms"). In the event of any inconsistency between these Promotion T&Cs and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency. 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.

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

17. These Promotion terms and conditions are governed and construed in accordance with the laws of Singapore. Any dispute arising out of these Promotion terms and conditions shall be referred to the exclusive jurisdiction of the Courts of Singapore.

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

Disclaimer:

Investment Products:
The content here 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 regard to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a licensed or an exempt financial adviser on the suitability of the product for you, taking into account these factors before making a commitment to purchase or invest in an investment. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you. You are fully responsible for your investment decision, including whether the product or service described here is suitable for you. The investment products mentioned are not principal-protected and you may lose all or part of your original investment amount. SCB will not accept any responsibility or liability of any kind, with respect to the accuracy or completeness of the information in this website.

Insurance Products:
The content here does not constitute a contract of insurance and reference should be made to the respective policies for the exact terms and conditions applicable to the insurance policy. It does not constitute an offer, recommendation or solicitation of an offer to buy or sell any insurance product or service, nor is it intended to provide insurance or financial advice. All insurance products described in this webpage are products of and underwritten by the respective insurers and not Standard Chartered Bank (Singapore) Limited. In facilitating insurance arrangements or in referring customers to the respective insurer(s), Standard Chartered Bank (Singapore) Limited is acting in alliance with the respective insurer(s) and not as an agent for customers. Standard Chartered Bank (Singapore) Limited shall not be liable in any manner whatsoever regarding your application or the contract of insurance.

Additionally, in relation to life insurance, buying a life insurance policy is a long-term commitment. An early termination of the life insurance policy usually involves high cost and the surrender value payable (if any) may be less than the total premiums paid.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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. For clarity, these investment products are not deposits and do not qualify as an

insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2012.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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