



SME Banking Foreign Exchange (FX) Cashback (1 January 2026 to 31 March 2026) Promotion Terms and Conditions

1. This SME Banking Foreign Exchange (FX) Cashback (1 January 2026 to 31 March 2026) Promotion (the “**Promotion**”) is available starting **from 1 January 2026 to 31 March 2026** (both dates inclusive) (the “**Promotion Period**”) and is open to all SME Banking customers (“**You**” or “**Customers**”) of Standard Chartered Bank (Singapore) Limited (“**Standard Chartered**” or the “**Bank**”). By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. To qualify for this Promotion:
 - a. you must be “New to Bank” or “New to FX”;
 - “New to Bank” refers to a new SME Banking Customer of the Bank who does not have any SME Banking Current Account(s) with the Bank in the past 12 months prior to 1 January 2026.
 - “New to FX” refers to Customers who have not used the Bank’s FX Services (refers to Spot FX) in the past 12 months, i.e., a Customer shall be considered New to FX in January 2026 if the last FX Service utilized by the Customer is before 1 January 2025.
 - b. Book at least one (1) FX contract (“**Qualifying Contract**”) with the Bank and utilize the Qualifying Contract during the Promotion Period;
 - “**Qualifying Contract**” refers to a FX contract booked successfully through the FX Desk Hotline at 6226 2222 or online via the Standard Chartered Straight2Bank online banking platform (“**Straight2Bank**”) for the purchase and/or sale of foreign currencies within the Promotion Period.
 - c. your Current Account(s) 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 Cashback (as defined in Clause 3 below) to your Qualifying Account(s), as determined by the Bank in its sole and absolute discretion.

Promotion

3. Clients who meet the Eligibility (defined in Clause 2) shall be entitled to a cashback (“**Cashback**”), provided that the aggregate amount of the Qualifying Contracts meet the applicable FX Transaction Amounts set out in the table below.

| FX Transaction Amounts (USD) | Cashback (SGD) |
|------------------------------|----------------|
| 100,000 to <500,000 | 188 |
| 500,000 to <1,000,000 | 388 |
| ≥ 1,000,000 | 688 |



Cashback

4. A one-time credit of the Cashback will be made to the Customer's Current Account with the Bank latest by 31 May 2025.
5. Customer must maintain a Current Account with SME Banking for crediting of the Cashback. The Cashback will be credited into an SGD Current Account. If Customer does not maintain an SGD Current Account, the Cashback will be credited into a Foreign Currency Current Account maintained by the Customer. For crediting of the Cashback into a Foreign Currency Current Account, FX conversion will be applied at a rate determined by the Bank.
6. In the event the Bank has determined that you are not eligible to receive the Cashback 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 Cashback, the Bank reserves the right to claw back the Cashback or to deduct its value (or such other amount as it deems fit) from your account(s) with the Bank.

General

7. This Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions unless otherwise stated.
8. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or 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 understand and agree to be bound by any such variation.
9. 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 Cashback and/or the Promotion. The Bank's determination of all matters relating to this Promotion shall be final, binding and conclusive and no correspondence will be entertained (and the Bank shall not be obliged to disclose its reasons).
10. 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.
11. 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.
12. These SME Banking Foreign Exchange (FX) Cashback (1 January 2026 to 31 March 2026) Promotion Terms and Conditions are to be read in conjunction with our existing terms and conditions governing the relevant SME Banking products and services referred to in this Promotion, including the General Business Banking Terms and Conditions and the General Banking Terms and Conditions, (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.



13. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these terms and conditions.
14. 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.
15. All information is accurate as at the date of publication.

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.**

FX Disclaimer

Foreign currency investments are subject to risks of exchange rate fluctuations and exchange controls may be applicable from time to time to certain currencies. The contents of this document are for general information only and do not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. It has not been prepared for any particular person or class of persons and 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 financial adviser on the suitability of the product for you, taking into account these factors before making a commitment to purchase the product. 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 products / services involved 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 document.