



Standard Chartered BonusSaver Member-Get-Member Promotion Terms and Conditions

1. This Standard Chartered BonusSaver Member-Get-Member Promotion (the “**Promotion**”) is valid from 7 Jun 2023 to 30 June 2023, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you and the Referred Individual (as defined below) agree to be bound by these Promotion terms and conditions.
2. The Promotion is only open to customers of Standard Chartered Bank (Singapore) Limited (“**Bank**” or “**Standard Chartered**”) who,
 - a. hold a valid BonusSaver account as a primary account holder and successfully refer during the Promotion Period any family member or friend (such referred individual to be termed as a “**Referred Individual**”) to the Bank to successfully sign up for a BonusSaver Account (referred to as “**Sign-up Accounts**”) with the Bank (hereafter, such existing Selected Account holder being referred to as “**you**” or “**Existing Customer**”).
 - b. has received a push notification through the SC Mobile App (“**Promotion Invitation**”) during the Promotion Period, notifying you of the Promotion and inviting you to participate in the Promotion, subject to these terms. For the avoidance of doubt, the Promotion Invitation is non-transferable and only Existing Customers who have received a Promotion Invitation from the Bank are eligible for this Promotion.
3. Prior to referring a Referred Individual to the Bank, you:
 - a. must consent to the Bank disclosing your name, and the fact that you hold a valid BonusSaver Account with the Bank to the Referred Individual;
 - b. must inform the Referred Individual that Referral Cashback (as defined under clause 6 below) will be accorded to you if these Promotion terms and conditions are complied with;
 - c. undertake to comply with the provisions of the Personal Data Protection Act 2012 (and all relevant subsidiary legislation) as may be applicable, including to obtain any required consent from any Referred Individual to receive from you the Unique URL (as defined under clause 4(a) below); and
 - d. must inform, and obtain the consent of, such Referred Individual that the application status of their Sign-up Account with the Bank would be disclosed to you by virtue of whether you receive Referral Cashback under this Promotion.
4. A referral will be considered successful when:
 - a. the Existing Customer, during the Promotion Period:
 - i. clicks the “Generate URL” button from the Promotion Invitation which the bank has sent through your SC Mobile app pertaining this Promotion.
 - ii. successfully generates a unique URL (“**unique URL**”) and successfully shares the unique URL with a Referred Individual; and
 - b. the Referred Individual, during the Promotion Period:
 - i. applies for the Sign-up Account as a principal account holder through the unique URL that is shared with him/her by the Existing Customer;
 - ii. the Sign-up Account stated in clause 4(b)(i) must be approved by the Bank and;
 - iii. the newly opened Sign-up 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, as determined by the Bank in its sole and absolute discretion.

- c. the Referred Individual:
 - i. must meet the minimum age requirement of 18 years old as at the Referral Date; and
 - ii. is not an existing account holder of Standard Chartered current and/or savings account(s), and/or does not have any previously closed / cancelled in the last 12 months prior to the Referral Date.
5. For the purposes of the Promotion:
- a. the “**Referral Date**” is the date on which the Referred Individual applies for a Sign-up Account using the Unique URL that an Existing Customer has shared with him/her.

Referral Cashback to be received by the Existing Customer

- 6. If Clauses 2, 3 and 4 stipulated above are fulfilled, an Existing Customer will receive S\$ 50 cashback (“**Referral Cashback**”) per successful referral from the Bank. Referral Cashback is capped at 10 successful referrals during the Promotion Period.
- 7. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the Promotion, only one (1) Existing Customer will be eligible for the Referral Cashback (as the case may be). Only the Existing Customer whose Unique URL has been used by the Referred Individual to make the application for the Sign-up Account(s) will be eligible for the Referral Cashback. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer is eligible for the Referral Cashback (as the case may be).
- 8. If Clauses 2, 3 and 4 stipulated above are fulfilled,
 - a. the Referral Cashback shall be credited to your valid Bonus\$aver Account in single or multiple credit transactions within 30 days from the date of approval of the Referred Individual’s Sign-up Account, or such other time as may be determined by the Bank in its sole and absolute discretion.
- 9. The Referral Cashback will be forfeited if at the time of the Referral Cashback crediting;
 - a. the relevant Eligible Sign-up Account with the Bank referred to in Clause 4(b) hereinabove is suspended, closed, not in good standing or the Referred Individual is in breach of our banking agreement; or
 - b. Your Bonus\$aver Account is not valid (i.e. suspended, cancelled and/or terminated), not in good standing, or not conducted in a proper and satisfactory manner as determined by Standard Chartered in its sole and absolute discretion

In the event the Bank has determined that the Existing Customer is not eligible to receive the Referral Cashback or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that the Existing Customer would not have been entitled to receive the Referral Cashback, the Bank reserves the right to decline



to credit the Referral Cashback, claw back, or cancel the crediting of the Referral Cashback from the Existing Customer's BonusSaver Account with the Bank.

MGM Sign-up Cashback to be received by the Referred Individual

10. the Referred Individual will be eligible to receive \$50 cashback ("MGM Sign-up Cashback") on the Sign-up Account that he/she applies for pursuant to this Promotion and clauses 2, 3 and 4 stipulated above are fulfilled.
11. The MGM Sign-up Cashback shall be credited to the eligible Referred Individual's Sign-up Account within 30 days from the date of approval of the Referred Individual's Sign-up Account(s), or such other time as may be determined by the Bank in its sole and absolute discretion.
12. In the event the Bank has determined that the Referred Individual is not eligible to receive the MGM Sign-up Cashback or to participate in the Promotion, or where the Bank has knowledge of subsequent events which would mean that the Referred Individual would not have been entitled to receive the MGM Sign-up Cashback, the Bank reserves the right to decline to credit the MGM Sign-up Cashback, claw back, or cancel the crediting of the MGM Sign-up Cashback from Referred Individual's account(s) with the Bank.

General

13. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
14. The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
 - a. make any changes to the Promotion;
 - b. replace or substitute the Referral Cashback and/or MGM Sign-up Cashback with another reward of equivalent or similar value; and/or
 - c. vary, modify, add, delete or otherwise revise any of these Promotion terms and conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.

You understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion terms and conditions.

15. The Promotion is valid in conjunction with the Sign-Up Promotion (the terms and conditions of which can be found [here](#)).
16. The Referral Cashback and MGM Sign-up Cashback are not exchangeable for any other items, and are non-transferable and non-assignable.
17. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly



or indirectly, whether by reason of the acceptance, possession, use or misuse of the Referral Cashback and MGM Sign-Up Cashback.

18. In the event of any inconsistency between these Promotion terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion terms and conditions shall prevail to the extent of such inconsistency.
19. By participating in the Promotion, you consent to the use of your personal data by the Bank for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.
20. Please read these Promotion terms and conditions together with our Customer Terms, Credit Card Terms, Current/Cheque/Savings Account and Time Deposit Terms and any other specific product terms that may be applicable in relation to this Promotion (collectively, "**Other Terms**"). If there is any inconsistency between these Promotion terms and conditions and the Other Terms, these Promotion terms and conditions shall, to the extent of such inconsistency, prevail.
21. A person who is not a party to these Standard Chartered BonusSaver Member-Get-Member Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
22. These Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Terms and Conditions, shall be governed by and is to 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.
23. All information is correct at the time of publication.

Deposit Insurance Scheme

Deposit Insurance Scheme Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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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