

**Standard Chartered Priority Banking APEC Business Travel Card Promotion Terms and Conditions (“Promotion T&Cs”)**

1. This Standard Chartered Priority Banking APEC Business Travel Card (“ABTC”) Promotion (“Promotion”) is open to Priority Banking customers of Standard Chartered Bank (Singapore) Limited (“Bank”) who:
  - (a) maintain an average month-end assets under management of SGD200,000 or more (or its equivalent in another currency) either in the form of deposits and/or investments for the last six (6) consecutive calendar months prior to submission of the supporting documents to us under Clause 2(c) below;
  - (b) have one valid SGD denominated current/cheque/savings account with the Bank; and
  - (c) are either Singapore, Malaysia or Indonesia citizens with a valid passport and are eligible to apply for an ABTC per the eligibility criteria as stipulated by their respective countries’ immigration authority. More details can be found on the websites of the respective countries’ immigration authority:
    - (i) Singapore: <https://www.ica.gov.sg/>, “eServices and forms” and then “APEC Business Travel Card”;
    - (ii) Malaysia: <http://www.imi.gov.my>, “Main Services”, and then “APEC Business Travel Card”;
    - (iii) Indonesia: [www.imigrasi.go.id](http://www.imigrasi.go.id), “Info Publik” and then “APEC Business Travel Card”,(collectively known as “Eligible Customers”, and each an “Eligible Customer”).

By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

2. An Eligible Customer will be entitled to receive a reimbursement of the ABTC Application Fee (in SGD equivalent amount based on the prevailing exchange rate), if he or she:
  - (a) applies for ABTC under his/her name;
  - (b) (specific for Singapore Citizens): charges the ABTC Application Fee to any Standard Chartered Credit or Debit Card issued by the Bank; and
  - (c) submits to a representative of the Bank: (i) a scanned copy of the ABTC card or official ABTC approval email or official letter of approval written in English from the respective immigration authority and (ii) the proof of payment for the ABTC Application Fee made.
3. An Eligible Customer who qualifies under Clause 2 above shall be entitled to receive the reimbursement of ABTC Application Fee in the form of account credit in any of their SGD current/cheque/savings account with the Bank, as determined by the Bank in its sole and absolute discretion. This account credit will be credited to the above-mentioned SGD account within 3 months from the date of the submission of the relevant documents under clause 2(c) to the Bank’s representative.

4. Only Eligible Customers whose ABTC application has been approved, shall be eligible for a reimbursement of the ABTC Application Fee.
5. For joint accounts, only one account holder shall be entitled to the reimbursement of the ABTC Application Fee.
6. In the event that the Eligible Customer terminates his/her Priority Banking relationship and/or withdraws or otherwise reduces his/her average month-end deposits or investments assets under management with the Bank to an aggregate amount of less than SGD200,000 (or its equivalent in another currency) within 6 months from the date of reimbursement of the ABTC Application Fee, the Bank reserves the right to recover, the whole or any part of the value of the reimbursement of the ABTC Application Fee given under this Promotion.
7. The Bank is not acting as an agent or representative of these countries' immigration authorities and is not affiliated in any way with them. For the avoidance of doubt, these countries' immigration authorities are not involved in this Promotion, which is organised by the Bank. Should you have any queries in relation to ABTC and/or the application process, please approach your immigration authority directly. In organising this Promotion, the Bank does not guarantee that your application for the ABTC will be successful, and any application is still subject to the respective immigration authority's approval process.
8. 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 eligibility. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
9. The Bank reserves the right to do any of the following without prior notice:
  - (a) terminate, withdraw, shorten or extend this Promotion at the Bank's sole and absolute discretion, with or without prior notice or reason; and
  - (b) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.
10. Please read these Promotion T&Cs together with our Customer Terms, Credit Card Terms, Current/Cheque/Savings Account and Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, and Investment Product Terms (collectively, "Other Terms"). If there is any inconsistency between these Promotion T&Cs and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.
11. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Promotion T&Cs.
12. The Promotion T&Cs 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.

**IMPORTANT DISCLAIMER:**

**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.