

Standard Chartered Priority Private Programme Terms & Conditions

A. Eligibility and Validity for Priority Private Programme (“Programme”)

The Programme is open to Priority Private Banking customers of Standard Chartered Bank (Singapore) Limited (hereinafter referred to as “Bank”) who are primary account holders and who top up and maintain basis on monthly average daily balance;

(1) **Assets under management (AUM) to at least SGD 1.5 million** (or its equivalent in another currency) in deposits and/or investments (“Priority Private Clients”).

(2) The Priority Private Client must also hold any **Active Standard Chartered Credit Card/ Debit Card** issued by the Bank at all times.

(3) The Priority Private Client must maintain **Active Wealth holdings*** with the Bank at all times.

*Active Wealth holdings is defined as customers who hold either Banca or Investment products with the Bank. Investment products: Structured Products, Fixed Income Products, Unit Trusts, and Equity Holdings. Foreign Currency Deposits and FX transactions are not considered as Investment Products

2. The renewal of membership for the Programme will be reviewed on a yearly frequency as per the schedule below:

Minimum Assets under Management (AUM) of SGD 1.5 million to be maintained during (“Qualifying Period”):	Membership Period
December to November	Next January to December after the Qualifying Period

To illustrate: If a Priority Private Banking customer maintains SGD 1.5 million in average AUM during the Qualifying Period 01 December 2024 to 30 November 2025, holds any Standard Chartered credit card/debit card and any Wealth holding, then he/she will be eligible to become a Priority Private Client for the Membership Period 01 January 2026 to 31 December 2026.

However, if this same Client does not maintain the average AUM of SGD 1.5 million during the Qualifying Period i.e., 01 December 2024 to 30 November 2025, does not hold any active Standard Chartered credit card/debit card and does not hold Wealth holding, then his/her membership will not be renewed for the next Membership Period i.e. 01 January 2026 to 31 December 2026.

3. All eligible members who meets the eligibility will be provided with an active **Priority Private Membership Code** during each new/renewal process. This code will be used for the benefits booking under Third Party Vendor.
4. New/Existing Members will be **reviewed on an ongoing basis** and may be classified as **Ineligible** if the monthly average balance of AUM of at least SGD 1.5million aum requirement, active credit/debit card and wealth holding is not maintained thereby ineligible under the programme. Existing Ineligible members will also be reviewed on ongoing basis and will be classified as eligible if they met the monthly average balance of aum of at least SGD 1.5million requirement, active credit/debit card and wealth holding and thereby eligible under this programme.
5. For **New Members** and/or **Ineligible members** who are deemed as eligible basis on the ongoing review, please **allow 7-10 working days** to receive your Priority Private Membership code, **SCBPPSG [16 digits unique identifier]**, or for your Priority Private Membership to be re-activated. This unique code will be used for the benefits booking under Third Party Vendor by the individual member and not to be shared.

Benefits

1. These terms and conditions apply to the following benefits (“Services”):

(C) Global Concierge

(D) Global Airport Limousine Service

(E) Birthday Gift

2. All the benefits, offers and Services outlined below are only available to Priority Private Clients for each Membership Period. The Priority Private Client must hold any **Active Standard Chartered Credit Card/ Debit Card** issued by the Bank, at all times, in order to enjoy the Standard Chartered Global Experiences Service in Section C , Complimentary Airport Limousine Service in Section D. For the Complimentary Airport Limousine Service, regardless of the booking date, the **date of the ride must be on or before** the last day of the current Membership Period (31 December).
3. The benefits, offers and Services below will involve the Bank introducing Priority Private Clients to the Bank’s Third Party business alliance vendor and/or the Third Party vendor’s subcontractors (collectively, the “Third Party Vendor(s)”) for them to provide the services under this Programme to the Priority Private Client.
4. If a Priority Private Client requests the Third Party vendor for any out-of-scope services (i.e., additional services over and above the scope of Services listed below), the Third Party Vendor will charge a fee directly to the Priority Private Client.
5. All information is correct at the time of printing or posting online.

C) Standard Chartered Global Experiences (Concierge Services)

1. Standard Chartered Global Experiences (“Concierge Services”) are available to Priority Private Clients during each Membership Period only, subject to fulfilment of the conditions outlined in section (B) above. It offers Global Lifestyle Privileges including Global Travel and Experiences, Gourmet Dining, Global Entertainment and Access to Leading Brands.
2. The Concierge Services are provided by a Third Party Vendor engaged by the Bank. Services for “Standard Chartered Global Experiences” are provided by Ten Lifestyle Management Limited, Fitzroy House, 355 Euston Road, London NW1 3AL (hitherto referred to as “Ten”).
3. Standard Chartered Global Experiences is complimentary for eligible Priority Private Clients who maintain at least SGD 1.5 million Assets under management with the bank and must also hold an Active Priority Banking Visa Infinite Credit Card issued by the Bank, at all times.
However, **you will be responsible for any charges incurred from your booking / purchase** via Standard Chartered Global Experiences and the amount will be advised to you by the Concierge before you proceed with the purchase.
4. Standard Chartered Global Experiences is an upgraded version of the Priority Private concierge. It has a comprehensive digital platform which allows you to browse through a wide range of lifestyle privileges.
To begin using Standard Chartered Global Experiences, simply use your Priority Private membership number SCBPPSGXXXXXXXXXXXXXXXXX and register on the Standard Chartered Global Experiences platform: **scglobalexperiences.tenconcierge.com**

Registration Steps:

Step 1: Visit Standard Chartered Priority Private webpage <https://www.sc.com/sg/priority/priority-private/>

Step 2: Select “**Priority Private Privileges**” and proceed to “**Global Concierge**”

Step 3: Select the country and language preference, “Singapore English” or “新加坡 (简体中文)”

Step 4: Enter your Membership code and proceed with the registration.

Step 5: Upon successful registration, activate your membership when prompted via activation email

5. You may contact Standard Chartered Global Experiences through;
 1. Weblink: **scglobalexperiences.tenconcierge.com**
 2. Phone: **+65 3165 4158**
 3. Email:
 - English: **scglobalexperiences.en_sg@tenconcierge.com**
 - Simplified Chinese: **scglobalexperiences.sc_sg@tenconcierge.com**
6. Calls to the concierge service are charged at a local or international rate as applicable. Charges for the products or services provided will be notified at the time of booking. Calls may be recorded.
7. Membership to the Standard Chartered Global Experiences may be terminated at any time once the client ceases to be a Standard Chartered Priority Private Client.
8. Standard Chartered Bank (Singapore) Limited (hereto referred to as “the Bank”) has engaged Ten to provide concierge services to its eligible clients. To the fullest extent permitted by law, the Bank shall have no liability relating to any aspect of the products and/or services provided by Ten, including, without limitation, their quality, supply and descriptions, and any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the products and/or services provided by Ten, their employees, officers or agents.

D) Global Airport Limousine Transfer Service

1. Subject to fulfilling the conditions outlined in section (B) above, each Priority Private Client will be entitled to **eight (8) one-way** complimentary airport limousine transfers (“Complimentary Rides”) between an agreed locations in **Singapore Changi Airport and Seletar Airport** only during each Membership Period. The Complimentary Rides will expire at the end of each Membership Period, and any unused Complimentary Rides will be deemed utilized. For new members (“Complimentary Rides”) entitlements will be allocated based on sign up quarter as per table below. (cut off period is set at 18th Dec, and any members who met eligibility after the cut off date, will be assigned 8 ride entitlements for the next year.)

Establishment of Priority Private Membership	Ride entitlement for new Members
Quarter 1- January to March	Eight (8) one-way rides
Quarter 2- April to June	Six (6) one-way rides
Quarter 3- July to September	Four (4) one-way rides
Quarter 4- October to December	Two (2) one-way rides

Starting from 1st May 2024, for **Overseas Airport Service transfers**, more than one Limousine Service Entitlement may be used per one-way trip. Deduction of entitlements vary according to city and vehicle type selected. Refer to the Global location coverage table below. The number of entitlements required per fleet type can be found next to vehicle image on the booking page.

2. The Complimentary Airport Limousine Transfer is provided by a Third Party Vendor engaged by the Bank. Service for “Airport Limousine Transfer Service” is provided by Teleport Asia Pacific Pte Ltd, 48A Amoy Street Singapore 069874 (hitherto referred to as “Teleport”)
3. Airport Limousine Transfer is complimentary for eligible Priority Private Clients who maintain at least SGD 1.5 million assets under management with the bank and must also hold **Active Standard Chartered Credit Card/ Debit Card** issued by the Bank, at all times. Priority Private Clients need to travel within Singapore and to and/or from Singapore Changi/Seletar Airport to redeem this service. An additional 105 airport locations across global locations had been added. The Airport Limousine Service is subject to availability of the Third Party Vendor and its fleet of chauffeurs and limousines.
4. The Priority Private Client shall book the Complimentary Ride by contacting the Airport Limousine Service via Online Booking Platform at **<https://www.teleport.sg/campaign/pplimo>** or via phone at **+65 6686 6645**. Bookings during **non-peak period** must be made **at least forty-eight (48)** hours prior to date and time of arrival or departure. Fulfilment will be subjected to availability for last minute arrangements. Booking during **peak period** must be made **at least ninety-six (96)** hours prior to date and time of arrival or departure. We highly recommend for **global limousine bookings** to be made at least **4 days or 96 hours in advance**. Please contact Teleport Customer Service hotline directly for special exceptions under 48 hours. Fulfilment for bookings under the recommended cut-off time will be subject to availability.

To Book your Airport Limousine Transfer

Step 1: Visit Standard Chartered Priority Private webpage <https://www.sc.com/sg/priority/priority-private/>

Step 2: Select “**Priority Private Privileges**” and proceed to “**Global Airport Limousine**”

Step 3: Enter your membership code in the voucher code field to book a limousine ride and view your entitlements.

Step 4: Enter your contact and travel details to book your airport transfer **48 hours (off-peak period) or 96 hours (peak period) before** your departure or arrival date.

Step 5: Select your preferred vehicle from our fleet, including Business Sedan, MPV and the option to upgrade to a Minivan (additional fee applies).

Step 6: Receive successful booking notification via SMS and email.

5. Each limousine booking is limited to a single trip pick-up to or from the airport only. Please make individual bookings if you require more than 1 booking.
6. There may be surcharges which the Priority Private Client will be liable for. The below surcharges are applicable and payable by the Client directly. All charges stated below are inclusive of GST:
 - (a) **Charges:** Standard Chartered Singapore will only bear the basic vehicle charge for both sedan and MPV. Any vehicle upgrade (minivan upgrade is chargeable at \$7.00 per trip), midnight charges, additional vehicle, baby and child seat charge will be chargeable to customer.
 - (b) **Midnight surcharge** is chargeable at S\$12.00 per trip for Singapore bookings and S\$40.00 per trip for all other cities globally from 23:00-06:59 daily.
 - (c) **Baby/ Child seat** is chargeable at S\$15.00 per seat for Singapore and S\$30.00 per seat for all other cities globally. Baby and Child Seats must be requested for in advance if you do not have your own. The chauffeur reserves the right to reject passengers who failed to declare in advance due to LTA regulations. It is required by the law that all private hire vehicles in Singapore must have booster seats or child seats for passengers under 1.35m in height. Please note that baby and child seats are not required for mini vans.
 - (d) **Additional Surcharge** of \$15.00 per stop is applicable for journey to Tuas, Corporation Road, Orchid Country Club and Sembawang Shipyard.
 - (e) **Excess waiting charges** will be borne by clients after grace period ends. Standard Chartered/Vendor has no control over immigration queues and luggage carousel globally. It is the responsibility of the user travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the booker accepts those risks when using the airport transfer service.
 - (f) **Amendments:** Changes to bookings can be made 24 hours prior to the booking date and time without any charges. Changes made under the cut-off period will be subject to availability. An amendment fee of \$15.00 will be imposed for changes made under the cut-off period if a limousine ride is available.
 - (g) **Rates and charges** provided at time of booking are based on estimated usage and final cost will be based on real usage. In the event that additional surcharges are not duly paid by client, bank reserves the right to deduct the charges from existing entitlement.
 - (h) **Peak period surcharge:** A 50% Surcharge will be imposed on peak period dates and will be made known to the customer before submission of booking if applicable.
 - (i) **Blackout dates will be greyed out in system.** These dates vary across cities.
 - (j) Global airport transfer services have a complimentary transfer allowance, which is based on driven kilometres in each city. Any excess charges beyond the complimentary transfer allowance will be advised to customers upon confirmation of the booking.
7. **Cancellations:** Booking entitlement will be forfeited for any cancellations made less than 24 hours prior to pick-up date and time. Any additional payment will be forfeited under these circumstances.
8. **No-Shows:** Booking entitlement will be forfeited in the event of No-Shows.
9. The designated limousine is Mercedes E-Class or Toyota Alphard. Assignment of vehicle type may be subject to change without prior notice. **Capacity Limit:** We will impose a capacity limit to each vehicle type respectively. A Business Sedan can take up to 2 passengers and 2 check-in luggage. A MPV/SUV can take up to 4 passengers and 4 check-in luggage. A Minivan can take up to 6 passengers and 6

check-in luggage. This capacity includes toddlers and babies as 1 headcount. We reserve the right to reject passengers who failed to declare accurately for safety reasons. Vehicle make and model are subjected to supplier's fleet availability, and Standard Chartered does not guarantee a specific vehicle model. Deduction of entitlements vary according to city and vehicle type selected. The number of entitlements required per fleet type can be found next to vehicle image on the booking page.

10. **Traveling with Children:** Baby and Child Seats must be requested for in advance if you do not have your own. The chauffeur reserves the right to reject passengers who failed to declare in advance due to LTA regulations. It is required by the law that all private hire vehicles in Singapore must have booster seats or child seats for passengers under 1.35m in height.
11. **Grace Period:** All Airport arrivals have a **grace period of 60 minutes** and departure pick-ups are given a **grace period of 15 minutes**. The assigned chauffeur will leave if passenger is uncontactable after the stipulated waiting time.
12. **Additional Stop:** No additional stops are allowed under this campaign.
13. **Driver's details:** Confirmation messages with status updates will be sent to the primary mobile number and email provided 12 hours before your pick-up date and time. Arrival hall layouts may differ globally. Specific Meet & Greet instructions may apply to selected airports, instructions will be provided in confirmation email. Please contact vendor's reservations agent should you face challenges locating your greeter or driver.
14. By entering your unique voucher code on this booking portal, you acknowledge and give consent to Teleport Asia Pacific Pte Ltd and its affiliate network to access you and your passengers' personal data.
15. For assistance, please contact our 24-hour hotline at **+65 6686 6645**.

Global Airport Limousine Service- Coverage Locations

No.	Region	Country	Airport	Airport Code	Distance included (km)
1	APAC	Australia	Adelaide	ADL	20
2	APAC	Australia	Brisbane	BNE	20
3	APAC	Australia	Canberra	CBR	25
4	APAC	Australia	Melbourne	MEL	25
5	APAC	Australia	Perth	PER	20
6	APAC	Australia	Sydney	SYD	25
7	APAC	Cambodia	Phnom Penh	PNH	25
8	APAC	Cambodia	Siem Reap	REP	25
9	APAC	China	Beijing Capital Airport	PEK	40
10	APAC	China	Beijing Daxing Airport	PKX	50
11	APAC	China	Chengdu	CTU	30
12	APAC	China	Guangzhou Baiyun International	CAN	40
13	APAC	China	Shanghai - Pudong	PVG	50
14	APAC	China	Shanghai Hongqiao	SHA	25
15	APAC	China	Hangzhou Xiaoshan	HGH	30
16	APAC	China	Shenzhen Bao'An	SZX	40
17	APAC	Hong Kong	Hong Kong Island	HKG	incl
18	APAC	India	Bangalore	BLR	40
19	APAC	India	Hyderabad	HYD	40
20	APAC	India	Delhi	DEL	40
21	APAC	India	Mumbai	BOM	40
22	APAC	Indonesia	Bali	DPS	40
23	APAC	Indonesia	Jakarta	CGK	40
24	APAC	Japan	Tokyo - Haneda	HND	30
25	APAC	Japan	Tokyo - Narita	NRT	85
26	APAC	Japan	Osaka - Kansai	KIX	50
27	APAC	Japan	Sapporo – New Chitose	CTS	50
28	APAC	Korea	Seoul - Gimpo	GMP	50
29	APAC	Korea	Seoul - Incheon	ICN	80

30	APAC	Macau	Macau	MFM	incl
31	APAC	Malaysia	Kuala Lumpur	KUL	75
32	APAC	New Zealand	Auckland	AKL	30
33	APAC	New Zealand	Christchurch	CHC	10
34	APAC	Philippines	Manila	MNL	25
35	APAC	Singapore	Changi Airport	SIN	50
36	APAC	Singapore	Seletar Airport	XSP	50
37	APAC	Taiwan	Songshan	TSA	15
38	APAC	Taiwan	Taipei	TPE	45
39	APAC	Taiwan	Taichung	RMQ	45
40	APAC	Taiwan	Tainan	TNN	25
41	APAC	Taiwan	Kaohsiung	KHH	20
42	APAC	Thailand	Bangkok	BKK	Zone 1
43	APAC	Thailand	Bangkok	DMK	Zone 1
44	APAC	Thailand	Phuket	HKT	30
45	APAC	Vietnam	Hanoi	HAN	30
46	APAC	Vietnam	Ho Chi Minh City	SGN	20
47	EMEA	Austria	Vienna	VIE	20
48	EMEA	Belgium	Brussels	BRU	20
49	EMEA	Croatia	Zagreb	ZAG	20
50	EMEA	Czech Republic	Prague Václav Havel Airport	PRG	25
51	EMEA	Denmark	Copenhagen	CPH	20
52	EMEA	Egypt	Cairo International	CAI	20
53	EMEA	Finland	Helsinki	HEL	20
54	EMEA	France	Paris CDG	CDG	60
55	EMEA	Germany	Berlin	BER	50
56	EMEA	Germany	Munich	MUC	50
57	EMEA	Germany	Frankfurt	FRA	20
58	EMEA	Greece	Athens International	ATH	50
59	EMEA	Hungary	Budapest Ferenc Liszt International	BUD	50
60	EMEA	Ireland	Dublin	DUB	20
61	EMEA	Italy	Rome - Fiumicino	FCO	35
62	EMEA	Italy	Florence	FLR	20
63	EMEA	Italy	Milan - Malpensa	MXP	60
64	EMEA	Italy	Milan - Linate	LIN	15
65	EMEA	Italy	Venice	VCE	15
66	EMEA	Luxembourg	Luxembourg Airport	LUX	15
67	EMEA	Netherlands	Amsterdam	AMS	20
68	EMEA	Netherlands	Rotterdam	RTM	20
69	EMEA	Norway	Oslo Airport	OSL	50
70	EMEA	Poland	Krakow John Paul II International	KRK	20
71	EMEA	Poland	Warsaw Chopin	WAW	20
72	EMEA	Portugal	Lisbon Humberto Delgado Airport	LIS	20
73	EMEA	Saudi Arabia	Jeddah	JED	20
74	EMEA	South Africa	Cape Town	CPT	25
75	EMEA	South Africa	Johannesburg	JNB	25
76	EMEA	Spain	Barcelona	BCN	15
77	EMEA	Spain	Madrid	MAD	15
78	EMEA	Sweden	Stockholm - Arlanda	ARN	25
79	EMEA	Sweden	Stockholm - Bromma	BMA	25
80	EMEA	Switzerland	Geneva	GVA	25
81	EMEA	Switzerland	Zurich	ZRH	25
82	EMEA	Turkey	Istanbul	TUR	25
83	EMEA	UAE	Dubai	DXB	Business Bay
84	EMEA	UAE	Abu Dhabi	AUH	50
85	EMEA	United Kingdom	London City	LCY	35
86	EMEA	United Kingdom	London Gatwick	LGW	20
87	EMEA	United Kingdom	London Heathrow	LHR	20
88	EMEA	United Kingdom	London Luton	LTN	20
89	EMEA	United Kingdom	London Stanstead	STN	20
63	EMEA	Italy	Milan - Malpensa	MXP	60
64	EMEA	Italy	Milan - Linate	LIN	15
65	EMEA	Italy	Venice	VCE	15
66	EMEA	Luxembourg	Luxembourg Airport	LUX	15
67	EMEA	Netherlands	Amsterdam	AMS	20

68	EMEA	Netherlands	Rotterdam	RTM	20
69	EMEA	Norway	Oslo Airport	OSL	50
70	EMEA	Poland	Krakow John Paul II International	KRK	20
71	EMEA	Poland	Warsaw Chopin	WAW	20
72	EMEA	Portugal	Lisbon Humberto Delgado Airport	LIS	20
73	EMEA	Saudi Arabia	Jeddah	JED	20
74	EMEA	South Africa	Cape Town	CPT	25
75	EMEA	South Africa	Johannesburg	JNB	25
76	EMEA	Spain	Barcelona	BCN	15
77	EMEA	Spain	Madrid	MAD	15
78	EMEA	Sweden	Stockholm - Arlanda	ARN	25
79	EMEA	Sweden	Stockholm - Bromma	BMA	25
80	EMEA	Switzerland	Geneva	GVA	25
81	EMEA	Switzerland	Zurich	ZRH	25
82	EMEA	Turkey	Istanbul	TUR	25
83	EMEA	UAE	Dubai	DXB	Business Bay
84	EMEA	UAE	Abu Dhabi	AUH	50
85	EMEA	United Kingdom	London City	LCY	35
86	EMEA	United Kingdom	London Gatwick	LGW	20
87	EMEA	United Kingdom	London Heathrow	LHR	20
88	EMEA	United Kingdom	London Luton	LTN	20
89	EMEA	United Kingdom	London Stanstead	STN	20
90	USA	Argentina	Bueno Aires	EZE	25
91	USA	Boston	Boston logan	BOS	10
92	USA	Chicago	Chicago O'Hare	ORD	25
93	USA	Denver	Denver International	DEN	25
94	USA	Detroit	Detroit Metropolitan Wayne	DTW	25
95	USA	Houston	George Bush Intercontinental	IAH	25
96	USA	Los Angeles	Los Angeles	LAX	50
97	USA	Las Vegas	Harry Reid International	LAS	Strip corridor
98	USA	Miami	Miami International	MIA	25
99	USA	New York	Newark Liberty	EWR	25
100	USA	New York	John F. Kennedy	JFK	20
101	USA	New York	LaGuardia Airport	LGA	25
102	USA	Philadelphia	Philadelphia	PHL	25
103	USA	San Francisco	San Francisco	SFO	25
104	USA	Seattle	Seattle-Tacoma	SEA	25
105	USA	Washington	Dulles International	IAD	25
106	USA	Canada	Toronto Pearson	YYZ	35
107	USA	Canada	Vancouver International	YVR	20

E. Birthday Gift

Your Birthday Gift awaits...

To help you celebrate your special day, please accept mouthwatering birthday treats with our compliments.

Simply Access Janice Wong Online to reserve yours and arrange collection/delivery. All booking should be completed online.

To book Birthday Gift:

Step 1: Visit Standard Chartered Priority Private webpage- <https://www.sc.com/sg/priority/priority-private/>.

Step 2: Under Global experiences, select “**Birthday Gift**” and proceed to “**Access Booking Portal Here**”.

Step 3: Under “**Shop**”, Select your Birthday Gift “**Add to cart**”, select a pickup/delivery date, and “**Check Out**”.

Step 4: Please key in your Priority Private membership code in the “**Discount code or gift card**” field, fill all necessary information and “**Complete Order**”.

Step 5: Receive successful email order confirmation.

Terms & Conditions

Birthday Treats Provider	Janice Wong
Collection Location (Singapore)	Republic Plaza (<i>weekdays only</i>), Paragon Orchard
Direct Booking Website	https://janicewong.online

- (a) Redeem Birthday Gifts (Cakes, Chocolates, Cookies), *Gift cards, limited edition festive collections and workshops are excluded and cannot be redeemed.
- (b) Collection at participating outlets as listed above or Delivery (charges may apply) must be completed by expiry date on the email or SMS.
- (c) All booking must be made through online shop- <https://janicewong.online>.
- (d) Strictly no extension of validity period is allowed.
- (e) Access booking portal to reserve your choice of treats at least three days in advance.
- (f) Priority Private Membership code will be used as Discount code for redemption via Online Shop
- (g) Enquiries- +65 9233 5747 (WhatsApp only), +65 6280 2325 (call only), info@janicewong.com.sg (email)

If the price of the choice of treats is higher than that of the entitlement, you will be required to pay the difference. Also, each membership code can only be used as one time redemption, and any unused credits will be deemed as utilised.

F. Common terms & conditions for Services

1. In order to provide the Priority Private Client the Services under this Programme, each Priority Private Client acknowledges that it is necessary for the Bank to provide certain fields of personal data relating to the Priority Private Client to the Third Party Vendor. Each Priority Private Client agrees and consents to the Bank doing so. In the event the Priority Private Client wishes not to share the data for this Programme, the Bank and Third Party Vendor and the Third Party Vendor's subcontractors will not be able to provide the necessary services.
2. Please note that calls made for availing Services may be recorded by the Third Party Vendor and/or the Third Party Vendor's subcontractors.
3. Please note that when the Priority Private Client calls the hotline to avail the Services, the Third Party Vendor's representative may ask a series of questions for verification. If the Priority Private Client fails the verification, he/she will not be able to avail the services.
4. Whilst the Bank will exercise reasonable care in engaging a Third Party Vendor, the Bank does not warrant the quality of any Third Party Vendor and the goods and services they provide, and the Bank will not be liable for any acts or omissions of the Third Party Vendor.
5. The Bank shall procure its Third Party Vendor to provide the services listed above on a best-efforts basis and there is no guarantee that the Third Party Vendor will be able to meet all requests. In the event of any disputes, the decision of the Bank, the Third Party Vendor, the respective merchants and service providers shall be final.
6. A Priority Private Client must make his/her own final selection and determination on who to appoint to provide any of the underlying services (where applicable) and/or which merchant to use, even though the arrangements may be facilitated by the Third Party Vendor.
7. The Bank is not liable for any acts or omissions of the Third Party Vendor and/or the Third Party Vendor's subcontractors, including but not limited to any negligent acts of the Third Party Vendor and/or the Third Party Vendor's subcontractors. In addition, the Bank is not liable for any of the vendors or service providers engaged by a Priority Private Client pursuant to the Services. In utilising the Services, the Priority Private Client agrees that he/she does so at his/her own risk. The Priority Private Client acknowledges that the Services (and any underlying goods or services procured pursuant to the Services) are managed by a Third party and the Bank makes no warranty or representation on the quality or fitness for purpose of the goods and services of such a Third party. The Bank will not be liable for any loss, injury, claim or damage suffered or incurred arising from or in connection with the use of the Services.
8. In the event the Priority Private Client engages any Third Party service provider or vendors which are arranged by the Third Party Vendor, the Priority Private Client shall be solely responsible for all fees and charges of such a Third Party service provider or vendor.
9. The Bank is not an agent of the Third Party Vendor and/or the Third-Party Vendor's subcontractors and vice versa.
10. The Bank makes no warranty or representation as to the quality of the service, and assumes no liability or responsibility for the fault, negligence, acts or omissions of the Third Party Vendor or its subcontractors (including the chauffeurs) or any of the service providers engaged pursuant to the Concierge Service. Any dispute with the Third Party Vendor, chauffeur or service provider shall be resolved directly between the Priority Private Client and them. The Bank is not obliged to assist or act on your behalf in communicating with the Third Party Vendor/chauffeurs/service providers.
11. In the event of any dispute between the Priority Private Client and the Third Party Vendor on what constitutes an 'out of scope' service and the accompanying fees and charges, the decision of the Third Party Vendor and/or the Bank shall be final.

General

1. In the event that a Priority Private Client terminates his/her Priority Private Banking relationship or fails to maintain the minimum AUM to be a Priority Private Client, the Bank reserves the right to terminate the Priority Private Client's eligibility to the Programme without prior notice.
2. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Programme, including eligibility. The Bank's determination of all matters relating to this Programme shall be final and conclusive and no correspondence will be entertained.
3. The Bank reserves the right to do any of the following without prior notice: (i) terminate, withdraw, shorten or extend this Programme at the Bank's sole discretion, with or without prior notice or reason; and (ii) vary, modify, add or delete any of the terms of the Programme. You understand and agree to be bound by any such variation.
4. Please read these Programme Terms and Conditions together with our Customer Terms, Priority Banking Terms Credit Card Terms, Current/Cheque/Savings Account and SGD 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 terms and the Other Terms, these Programme Terms and Conditions prevail only to the extent of such inconsistency.
5. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Programme T&Cs.
6. The Programme 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 DISCLAIMERS: **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.