



Standard Chartered Personal Loan Member-Get-Member Programme Promotion Terms and Conditions

1. This Standard Chartered Personal Loan Member-Get-Member Programme Promotion (the "Promotion") is valid from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotion Period"). By participating in this Promotion, you agree to be bound by these terms.
2. The Promotion is only open to existing Personal Loan and/or Credit Card provided by Standard Chartered Bank (Singapore) Limited in Singapore ("Bank") who, during the Promotion Period, successfully refer any family member or friend ("Referred Individual") to the Bank to sign up for at least 1 Eligible Personal Loan (as defined in greater detail in Clause 2(a) below) (hereafter, such existing Personal Loan and/or Credit Card customer being referred to as "you" or "Existing Customer").
 - a. An "Eligible Personal Loan" for purposes of the Promotion is the CashOne Personal Loan or Credit Card Instalment Loan.
3. Prior to referring a Referred Individual to the Bank, you must:
 - a. consent to the Bank disclosing your name, and the fact that you hold at least 1 Eligible Personal Loan and/or Credit Card to the Referred Individual;
 - b. obtain the consent of such Referred Individual to your provision of the personal data relating to such Referred Individual as set out in the Referral Form to the Bank [here](#). You should also inform each Referred Individual of the purpose, which is to use their personal data by providing it to the Bank for marketing of the Bank's products and services;
 - c. inform, and obtain the consent of, such Referred Individual to the Bank's representative contacting them via phone, message and/or electronic mail;
 - d. inform the Referred Individual that a reward will be accorded to you if these Promotion terms and conditions are complied with; and
 - e. inform, and obtain the consent of, such Referred Individual that the application status of their Eligible Personal Loan(s) with the Bank would be disclosed to you by virtue of whether you receive cashback under this Promotion.
4. A referral will be considered successful when:
 - a. the referral is made during the Promotion Period;
 - b. the Bank receives the Referred Individual's application for the Eligible Personal Loan within the Promotion Period, of which such Eligible Personal Loan were made available to the Referred Individual during the referral process in the form. Notwithstanding the foregoing, the Bank will continue to process any application received by the Bank for up to 14 calendar days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms; and
 - i. the application for the Eligible Personal Loan is approved by the Bank, where such approval is final and unconditional;
 - c. the Referred Individual:
 - i. is at least 21 years old as at the date of referral (as set out in greater detail in Clause 5 below); and
 - ii. is not an existing client of Standard Chartered Personal Loan as at the date of referral, or must not have any existing or previously closed/cancelled Personal Loan in the last 12 months; and
 - d. it is made in compliance with the Personal Data Protection Act 2012.
5. The date of referral shall be determined as the date on which the Bank receives the contact details of the Referred Individual from the relevant Existing Customer.
6. Where a Referred Individual successfully signs up for at least 1 Personal Loan as stipulated in Clause 4 above, the Existing Customer will receive cashback (the "**Referral Cashback**") per Referred Individual. The Referral Cashback amount will be determined by the type of Personal Loan applied by the referee specified in the table below. Existing Customer will be able to receive a Referral Cashback per Referred Individual, regardless of the total number of applications for the Eligible Personal Loan that is approved.



Personal Loan Type	Referral Cashback
CashOne Personal Loan/Credit Card Instalment Loan	S\$200

7. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the Promotion, only the first Existing Customer who refers the Referred Individual to the Bank is eligible for the Referral Cashback. This will be determined based on the date of referral (as set out in greater detail in Clause 5 above). In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer made the first referral.

Crediting of Referral Cashback

8. The Referral Cashback will be issued as cashback into 1 of the Existing Customer's Eligible Card account(s) with the Bank or in the event of there being no eligible credit card account, your Personal Loan account. The Bank has the discretion to decide which account the Referral Cashback will be credited into. The Referral Cashback will be credited between 2 to 3 months of the approval date of the Referred Individual's Eligible Personal Loan, subject to such Eligible Personal Loan account being valid and in good standing at the time the Referral Cashback is credited. The Referral Cashback due to the Existing Customer will be forfeited if the Existing Customer's Eligible Personal Loan account with the Bank is suspended, closed or the Existing Customer is in breach of our banking agreement.
9. In the event that an Existing Customer ceases to maintain the Eligible Personal Loan prior to receiving the Referral Cashback, the Existing Customer will be considered as disqualified from this Promotion and the Referral Cashback will be forfeited.
10. The Bank reserves the right to:
- decline to credit the Referral Cashback or cancel the credit of the Referral Cashback, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:
 - where the Existing Customer has acted fraudulently or dishonestly;
 - where the Existing Customer had conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; and/or
 - upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out at Clause 29.3 and Clause 33 of our Customer Terms and elsewhere in our banking agreement; and
 - where the Referred Individual fails to meet the requirement set out in Clause 4 above, the Bank may decline to credit the Referral Cashback, cancel the credit of the Referral Cashback, and/or substitute the Referral Cashback with a lower value reward.

General

11. 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.
12. The Bank further reserves the right to do any of the following at any time without prior notice:
- make any changes to the Promotion and/or replace the Referral Cashback with another reward of equivalent or similar value; or
 - vary, modify, add, delete or otherwise revise any of these terms and conditions, including termination or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion, with or without prior notice or reason.
- You understand and agree to be bound by any variation to these terms.
13. 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 prevail to the extent of such inconsistency.



14. By participating in the Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number and email address to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mail. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
15. Please read these terms and conditions together with our Customer Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Credit Card Terms, CashOne Product Terms, Credit Card Instalment Loan Product 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 terms and conditions and the Other Terms, these terms and conditions shall, to the extent of such inconsistency, prevail. 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 Promotion T&Cs.
16. 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.
17. All information is correct at the time of publication.