

CashOne Cashback Promotion Terms and Conditions

1. This CashOne Cashback Promotion (the “**Promotion**”) is available from 1 April 2017 to 30 June 2017 (both dates inclusive) (the “**Promotion Period**”). By participating in the Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. To qualify for this Promotion and receive the \$199 Credit and the Cashback (each as defined in Clause 5):
 - a. you must apply for a new CashOne or Credit Card Instalment Loan with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) during the Promotion Period with an approved loan at an applied interest rate of **5.68% and above** (subject to the caveat in **Clause 9** below);
 - b. the Bank must have received and approved your application for the CashOne or Credit Card Instalment Loan during the Promotion Period; and
 - c. your CashOne or Credit Card Instalment Loan account (the “**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, including at the time of fulfilment (in the manner set out in Clause 6 below) of the Cashback and \$199 Credit (being the refund of the first year annual fees) (each as defined in clause 5 below) as determined by the Bank in its sole and absolute discretion.
3. For the avoidance of doubt, the Promotion is only applicable to **new** applications for a CashOne or Credit Card Instalment Loan received and approved during the Promotion Period. You must not have had your previous CashOne and/or Credit Card Instalment Loan accounts suspended, cancelled or terminated for any reason, prior to your new application, and subsequently re-open another CashOne and/or Credit Card Instalment Loan account during the Promotion Period.
4. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank for up to seven (7) 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.

Promotion Mechanics

5. If you satisfy the qualifying criteria set out in Clause 2, read with Clauses 3 and 4 above, you will be eligible to receive (i) a one-time credit of S\$199, being the first year annual fees charged to you (“**\$199 Credit**”), and (ii) Cashback of up to 1.5% of your approved loan amount will be awarded per eligible account (“**Cashback**”) subject to a cap of **S\$1,088 per eligible Account**. The Cashback amount awarded will be determined by the Approved Loan Amount specified in the table below. In addition, if you qualify for the \$199 Credit and the Cashback, and your application for a new CashOne or Credit Card Instalment Loan had been submitted online, you will be eligible to receive a one-time further \$50 Cashback per eligible Account (“**Online Cashback**”)

Approved Loan Amount	Cashback amount	Cashback cap
< \$50K	1% of loan amt	Capped at \$1,088
>= \$50K	1.5% of loan amt	

The table below shows illustrations of the Promotion mechanics:

Approved Loan Amount	Credit awarded for 1 st year annual fees	Cashback on Approved Loan Amount (Subject to a Cap of S\$1,088)	Online Cashback	Total Credit + Cashback + Online Cashback
\$15,000	\$199	(1% of 15,000) = \$150	\$50	\$399
\$30,000	\$199	(1% of 30,000) = \$300	\$50	\$549
\$50,000	\$199	(1.5% of 50,000) = \$750	\$50	\$999
\$72,000	\$199	(1.5% of 72,000) = \$1,080	\$50	\$1,329
\$150,000	\$199	(1.5% of 150,000) = \$1,088 (Cashback Cap)	\$50	\$1,337

6. The S\$199 Credit, Cashback and Online Cashback (as applicable) will be credited into your eligible credit card account or in the event of there being no eligible credit card account, your Account within 50 working days from the date of approval of your application for the CashOne or Credit Card Instalment Loan.
7. The S\$199 Credit, Cashback and Online Cashback (as applicable) is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
8. The Bank reserves the right to debit and/or forfeit any \$199 Credit, CashBack and Online Cashback (as applicable) without compensation, if you terminate the eligible Account for any reason following the crediting of the \$199 Credit, Cashback and Online Cashback (as applicable) to your eligible Account and/or the eligible Account is not valid, subsisting and/or in good standing at any time after the awarding of credit under this Promotion, as determined at the Bank's sole and absolute discretion.

General

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is **not** valid with the CashOne Credit Card Instalment Loan Cheque Campaign and the CashOne Comparison Sites Campaign.
10. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend or shorten the Promotion at any time at the Bank's sole discretion, with or without prior notice or reason.
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, including your eligibility for the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
12. These CashOne Cashback Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the Personal Loan / Personal Line of Credit / Overdraft Terms, the Credit Card Terms, the CashOne Product Terms and/or the Credit Card Credit Card Instalment Loan Product Terms (as the case may be) (the "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
13. All information is accurate as at the date of publication.