

# CashOne / CCIL Online CashBack Promotion Terms and Conditions

1. This CashOne / CCIL Online CashBack Promotion (the “**Promotion**”) is available from 1 April 2016 to 31 August 2016 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or terminated in accordance with these terms. By participating in the Promotion, you agree to be bound by these terms and conditions.

## Eligibility

2. To qualify for this Promotion:
  - a. you must apply online for a new CashOne Personal Loan or Credit Card Instalment Loan with Standard Chartered Bank (Singapore) Limited (the “**Bank**”) during the Promotion Period;
  - b. the Bank must have received and approved your application for the CashOne Personal Loan or Credit Card Instalment Loan during the Promotion Period; and
  - c. your CashOne Personal Loan 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 of the Cashback 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 Personal Loan or Credit Card Instalment Loan received and approved during the Promotion Period; and you must not have had your previous CashOne Personal Loan 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 a one-time Cashback of S\$50 (“**CashBack**”) per eligible account approved under the Promotion.
6. The Cashback will be credited into an eligible credit card account that you hold with the Bank (of the Bank’s choice and at the Bank’s sole and absolute discretion) or your Account in the event that there is no eligible credit card account, within 50 working days from the date of approval of your application for the CashOne Personal Loan or Credit Card Instalment Loan.
7. The Cashback 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 Cashback without compensation, if you terminate the eligible Account for any reason following the crediting of the Cashback and/or the eligible Account is not valid, subsisting and/or in good standing at any time after the awarding of Cashback under this Promotion, as determined at the Bank's sole and absolute discretion.

## **General**

9. You are eligible to enjoy this Promotion, in addition to the CashOne / CCIL CashBack Q2' 2016 Promotion and CashOne Campaign (Jul-Aug 16). Save as aforesaid, 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 Terms and Conditions.
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 / CCIL Online 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.

**Updated as of 30 June 2016**