

## Standard Chartered Online Trading Promotion Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Online Trading Promotion (“**Promotion**”) is available from 1 October 2016 to 31 December 2016, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.
2. The Promotion is open to all individual customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”), who successfully apply and sign up for an Online Trading account with the Bank during the Promotion Period (“**Eligible Customers**”). Customers who closed their Online Trading account with the Bank within three (3) months prior to the date of commencement of the Promotion Period or during the Promotion Period will not be eligible for the Promotion.
3. This Promotion is not concurrently valid with the Standard Chartered Bank Online Trading Brokerage Reimbursement Promotion.
4. To participate in this Promotion, Eligible Customers must meet the following qualifying criteria to receive the respective fees rebates, as set out below:

Qualifying Criteria	Fees rebates
(A) Eligible <i>Personal Banking</i> Customers who successfully sign up for an Online Trading account with the Bank during the Promotion Period (i.e. 1 October to 31 December 2016)	Receive 20% brokerage fees rebates when you trade via the Bank’s Online Trading Platform from 1 October 2016 to 31 March 2017
(B) Eligible <i>Priority Banking*</i> Customers who successfully sign up for an Online Trading account with the Bank during the Promotion Period (i.e. 1 October to 31 December 2016)	Receive 30% brokerage fees rebates when you trade via the Bank’s Online Trading Platform from 1 October 2016 to 31 March 2017

\* To qualify as a Priority Banking customer, an Eligible Customer must have successfully established a Priority Banking relationship with the Bank and maintain at least S\$200,000 (or its equivalent in another currency) of assets under management with the Bank.

5. Regardless of when the trades were made, the reimbursement date for the rebates for all trades will be by 30 April 2017. The fees rebate will be reimbursed to an Eligible Customer’s respective Securities Settlement Account(s).
6. The rebates will be credited in the same currency that the Eligible Customer traded in.
7. An Eligible Customer remains liable for the payment of any transfer-out fee, and any transactional fee payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on such Eligible Customer by law.
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 discretion, with or without prior notice or reason; and/or

(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. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail 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.

13. All information is correct at time of print.

#### **IMPORTANT DISCLAIMERS:**

This document is for general circulation only and does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.

You are fully responsible for your investment decision, including whether the Online Trading service is suitable for you. The products/services involved are not principal-protected and you may lose all or part of your original investment amount.

#### **Deposit Insurance Scheme:**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For clarity, these investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011.