

You've mastered success.  
Master the financial complexities  
that come with it.



## Here for good

At Standard Chartered, we are with you for the long run.

It is a commitment that we do not take lightly as we strive to be open, collaborative and fair at all times.

For more than 150 years, Standard Chartered has maintained the highest standards of corporate governance, employee diversity, social responsibility and respect for the environment.

Importantly, we continue to share our success as we build a trusted business in over 70 markets across Asia, Africa and the Middle East.

## Here for you

You have worked hard to become successful.

But success brings its own complexities and challenges of managing multiple priorities.

At Priority Banking, it is always about you, your needs and your aspirations. Your Priority Banking relationship comes with our commitment to proactively partner you for the long run, bringing you holistic solutions across your investments, protection, cash and lending needs, at all times leveraging on our global network, capabilities and pool of experts.

As you move from one milestone to the next, we provide dedicated service and advice tailored to your changing needs, continually reviewing to ensure your financial plan stays on track.

We are here for you. Here for good.



Click to experience the Priority journey with us

# Welcome to a privileged world of wealth solutions and rewards



## 1. Seamless high quality everyday banking

### Convenient banking solutions, delivered digitally

- Easy sign-up
- 24x7 access to all your accounts
- Enjoy convenient funds transfers and bill payments to more than 360 billing organisations on your mobile phone, tablet or laptop
- No additional fee for cash withdrawals made using your Priority Banking ATM card from local and international Cirrus ATM networks
- Convenient local and foreign currency accounts

### Customised credit cards and preferential financing

- Exclusive Priority Banking Visa Infinite Credit Card, with travel and lifestyle privileges
- A wide range of financing solutions for your house and cars with preferential pricing



## 2. Protecting you and your family against the unexpected

### Comprehensive range of insurance solutions

- A full suite of life insurance solutions including term and whole life
- A wide range of home, health, accident and travel insurance plans
- Tailored legacy and retirement planning solutions
- Access to insurance specialists who can offer you advice for financial and legacy planning based on your financial goals



## 3. Grow your wealth and finance your property

### Comprehensive range of wealth solutions

- Wealth Care, a structured financial review process to help us identify your investment needs and goals
- A wide range of financial solutions to choose from
- Regular and timely market watch alerts to help you stay updated
- 24x7 access to our online securities trading platform and online unit trusts platform, wherever you are
- Wealth lending solutions to help you unlock your assets, allowing you access to liquidity at any time. We accept up to 8 types of financial assets inclusive of cash, unit trusts, bonds and structured notes which you can use to secure your credit facility. This can offer you greater purchasing power and the flexibility to explore new investment opportunities
- Dedicated relationship manager, supported by a team of qualified wealth experts to address your financial needs and help manage your financial priorities

### Full suite of property financing solutions

- A wide range of property financing solutions (residential or commercial properties and equity loans) with preferential pricing
- Insurance solutions to protect your property and contents therein
- Property loan specialists to help you navigate the complexities of buying a property and find the financing option best suited to your needs



## 4. Making global banking simple

### International banking services

- Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated relationship managers to help you with your financial needs wherever you are
- Our Global Link service seamlessly links all your Standard Chartered accounts around the globe in a single view
- With our global presence, we can help connect across our network and provide seamless global fund transfer services, with preferential pricing and flexibility of currency selection
- Tap into our vast international network for your global wealth, banking and property financing needs from the comfort of your home



## 5. Going the extra mile and rewarding you more

### Exceptional service

- A dedicated relationship manager, supported by a team of experts to help you navigate the ever-changing economic environment and plan for your needs
- Access to Priority Banking centres in our branches, Priority teller counters and 24x7 Priority Contact Centre to offer you high quality service

### Rewarding the whole relationship

- With Priority Banking's unique 360° Rewards Programme, we recognise and reward you with points for your entire relationship with us - encompassing your credit card spends, savings, investments and property loans
- Fee waivers and discounts on everyday banking services
- Exclusive lifestyle privileges and invitations, including premium offers from exclusive partners
- Priority benefits for your immediate family



# 1. Seamless high quality everyday banking

## Convenient banking solutions, delivered digitally

As you live a busy life, it is no surprise that you require convenient everyday banking solutions that work for you. We offer a suite of convenient, easy and fully digital banking services that allow you to focus on your life, family, career and financial aspirations.

### Easy sign-up

Your time is precious.

Signing you up seamlessly enables you to take immediate advantage of:

- A high-yield savings account linked to a NETS-enabled Priority Banking ATM card
- Online and mobile banking services
- A full suite of credit cards, including the Priority Banking Visa Infinite Card
- Our online securities trading platform and online unit trusts platform allow you the ability to move funds immediately between your savings and investment accounts anytime, anywhere

### Convenient digitally-enabled banking and payment services

Manage your money anywhere, anytime with our award-winning online and mobile banking services that give you and your family the most precious currency of all - more time in your busy lives.

- Check balances and statements, pay bills, setup GIROs, or move funds between banking accounts instantly on your mobile phone, tablet or laptop
- Link up, view balances and transfer funds seamlessly between your Standard Chartered accounts across multiple markets with our **Global Link** service

Click to explore our digital services





### Priority Banking ATM card

Relish the freedom to go places knowing that you will receive the priority service you deserve anywhere.

Your Priority Banking ATM Card is your primary global relationship card. Enjoy access to a wide range of convenient services that allows you to transcend borders on your terms:

- Make purchases at all NETS-enabled merchants
- Access Standard Chartered and 'atm<sup>5</sup>' ATM network
- Enjoy withdrawals at no additional charge at over 4,000 Standard Chartered ATMs globally. As a Priority Banking client, enjoy withdrawals at any Cirrus ATM worldwide, at no extra fees
- Our emergency cash services will always be available to you, should you happen to lose your wallet or card overseas

### Convenient local and foreign currency accounts

At Priority Banking, your money is never idle with our local and foreign currency savings account. And, if you choose to credit your salary into your account, you could potentially enjoy better returns.

Watch your savings grow with our competitive interest rates, so that you can focus on things that truly matters.

### Customised credit cards and preferential financing

Enjoy a full suite of credit cards and personal financing solutions at preferential terms, designed to meet your specific needs.

#### Exclusive globally recognised credit card

Your internationally mobile lifestyle, be it for work, business or leisure, means that you can be in Shanghai one day, Mumbai the next and Singapore a day later.

As a Priority Banking client, you can take advantage of the complimentary **Priority Banking Visa Infinite Credit Card**, which complements your global lifestyle and recognises your success.

Your Priority Banking Visa Infinite Credit Card comes with exclusive complimentary travel insurance<sup>1</sup> (when you use your card while on your overseas trip), lifestyle benefits and the convenience of Visa Paywave. As a special privilege for Priority Banking clients, you will also get **Priority Pass**, giving you unlimited free access to airport lounges around the world when you travel.

#### Preferential everyday financing

As a Priority Banking client, you'll enjoy preferential terms and lower fees when you require access to both immediate financing solutions or for long-term investment goals.

With a range of personal financing solutions, you can always count on us for personal loans and secured overdrafts at privileged rates and low fees for your child's education, to purchase a new car or even for unexpected cash needs.

Click to find your nearest branch or ATM



Click to find out more about the Priority Banking Visa Infinite Credit Card





## 2. Protecting you and your family against the unexpected

The future is unpredictable. Make preparations to protect yourself from the unexpected to ensure that you and your family are never caught off guard.

Unforeseen or unplanned events can have major financial implications. As a Priority Banking client, enjoy peace of mind with our solutions that are tailored to safeguard you and your family from potential risks.

### A full suite of insurance solutions

The solutions at Standard Chartered can help to ensure you and your family's future are well looked after, even in unforeseen circumstances.

#### Simple yet comprehensive suite of insurance solutions

We partner with leading insurance firms in Singapore to bring you more options:

- Protection against the rising cost of health care and critical illness
- Protecting your precious home and its contents
- Having peace of mind as you travel around the world

#### Legacy and retirement planning solutions

Retiring from work should not mean retiring from life. The solutions available through us are designed to help you maintain the lifestyle you have worked hard to achieve.

Through legacy planning with insurance, you can retain full control over your assets for generations to come, ensuring that your hard-earned wealth can be transferred seamlessly to the next generation.

#### Insurance specialists to help you

Our team of insurance specialists will assist your relationship manager to provide advice and offer solutions according to your needs.

Click to know more about our insurance solutions





### 3. Grow your wealth and finance your property

Investing can be complex, due to the massive amount of market data and product choices. The challenge is to identify the suitable choices that best fit your unique needs and life-stage.

This is where Priority Banking can help you with personalised investment advice. As there is no one-size-fits-all solution, our relationship managers and specialists work with you to identify solutions which are suitable for you. Our **Wealth Care** approach helps you set and quantify your goals before you select solutions from established global providers, that best fit your risk profile and investment preference.

Our team of experienced investment specialists helps to bring your financial objectives into perspective. Together with your relationship manager, the team will proactively review and offer advice to ensure your investments stay on track.

Click to  
find out  
more about  
our wealth  
solutions





## Comprehensive range of wealth solutions

Leverage our global market expertise backed by our expert team of investment strategists and advisers, for timely market insights to help you identify investment opportunities. The **broad range of products** available include mutual funds, structured products, foreign exchange solutions, bonds, equities and investment-linked insurance solutions.

- **Regular and timely global market view**, from a global team of investment strategists. With reports accessible at your fingertips 24x7 on your mobile phone, tablets or laptop
- **Invest online** in shares or mutual funds with our online securities trading platform and online unit trusts platform. We offer you the convenience to access and trade across 13 markets globally

- **Wealth lending solutions** help you unlock your assets and allow access to liquidity when required
- **Dedicated relationship manager**, supported by our team of experienced wealth specialists to help you identify wealth solutions that suit your financial needs
- Our in-house **Funds Select** publication aims to provide our clients with selected funds for the quarter. The funds which are included in the **Funds Select** list are chosen based on our bank's proprietary funds selection process. Funds have to first pass a **Quantitative** screening that reviews the size, track record and risk/reward characteristics before they are subjected to a **Qualitative** screening

## Full suite of property financing solutions

A great property is not just a home – it is an investment that can grow in value.

Whether you are a seasoned investor or a first-time buyer, purchasing or refurbishing a property can be a complex and long process. We are here to offer:

- **A wide range of property financing solutions** (including loans for residential or commercial properties and equity loans) with preferential pricing

- **Insurance solutions to protect your property and contents therein**
- **Property loan specialists** to help you navigate the complexities of buying a property and find the financing option best suited to your needs

Click to  
know more  
about our  
mortgage  
solutions







## 4. Making global banking simple

With expanding horizons, you might travel or work overseas and possibly relocate your family in the process. Living abroad can make managing your financial priorities a challenge.

With our footprint across the globe, we can help you make the most of your global opportunities.

### International banking solutions and services

- Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated relationship managers to help you with your financial needs wherever you are
- Tap into our vast international network for your global wealth, banking and property financing needs from the comfort of your home
- With **Global Link**, you can seamlessly link and view multiple accounts in different countries in a single view and move funds between them at the click of a button. **Enjoy free international money transfers** and flexibility to choose your currency

Click to know more about our global banking solutions





## 5. Going the extra mile and rewarding you more

We understand your aspirations and we are here to help you achieve them. As a privileged Priority Banking client, you have our promise of total commitment with dedicated service and attention to your needs. We will go the extra mile to get things done for you when it really counts as we believe banking is about rewarding customer relationships.

### Exceptional service without hassle

We value your relationship and regardless of what you need, we are here to help.

#### **Dedicated relationship manager**

Your relationship manager will manage your total financial relationship with the bank, to help navigate the ever-changing economic environment and plan for your evolving needs.

Your relationship manager is well-certified with comprehensive training to ensure they are equipped with the right skills.

Your relationship manager is supported by an experienced team of client service managers and a team of qualified product and investment experts. Working together as a team, you can be assured of constantly receiving the right level of service, expertise and attention.

#### **Privileged access and preferential treatment**

Enjoy the preferential service levels that you are accustomed to, with our 7 exclusive Priority Banking Centres island-wide in Singapore, 200 worldwide as well as a 24x7 dedicated Priority Contact Centre.

Click to  
know more  
about our  
Priority  
services





## Rewarding the whole relationship

Banking is about relationships, and at Priority Banking, that is the principle that guides us. We recognise and reward your total relationship with us.

- **360° Rewards Programme** is just our way of thanking you for banking with us. Earn points, not just on your card spends, but also for your entire banking relationship, across savings, deposits, investments and loans, with flexibility to redeem points the way you prefer, be it air miles, merchant coupons, exclusive gifts or CashBack
- **Preferential pricing** on your deposits and loans, discounts and fee waivers on everyday banking transactions and services like cheque books and cashier's orders

- Enjoy **exclusive lifestyle privileges** including family events and programs, such as the popular Young Apprentice Programme for young adults, invitations to Liverpool Football Club events and the Standard Chartered Singapore Marathon
- At Priority Banking, we understand the importance of family and **extend your Priority privileges to your immediate family** as well:
  - Global recognition of your Priority Banking status accorded to your spouse and children
  - Complimentary Priority Banking Visa Infinite Credit Card for your spouse
  - Preferential pricing on banking transactions, and access to Priority Banking centres, Priority teller counters and Priority Contact Centre

Click to know more about the rewards you can enjoy



### Important Information

<sup>1</sup> For the travel insurance coverage: please note that this document is not a contract of insurance and reference should be made to the actual policy contract for the exact terms and conditions applicable to the insurance policy. This insurance policy and services describe above are underwritten and provided by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG"), not Standard Chartered Bank (Singapore) Limited pursuant to a master policy. A copy of the policy contract is available on reasonable request at any Singapore branch of the Bank or at our website at [sc.com/sg/priority/visa\\_infinite/tnc.html](http://sc.com/sg/priority/visa_infinite/tnc.html)

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Additionally, in relation to life insurance, buying a life insurance policy is a long-term commitment. An early termination of the life policy usually involves high cost and the surrender value payable may be less than the total premiums paid.

### Important Information for SGD Current/ Savings Accounts & SGD Time Deposits

#### 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.



## Contact us

Whatever your priorities, and however complex your financial goals, you can count on us as your trusted international partner to provide high quality solutions that best serve your needs.

**24-hour Priority Contact Centre:**

1800 846 8000 (local) or +65 6846 8000 (from overseas)

**E-mail:**

[prioritybanking.singapore@sc.com](mailto:prioritybanking.singapore@sc.com)

**Website:**

[sc.com/sg/priority](http://sc.com/sg/priority)

# Branch Directory

## Central

### Battery Road

(with Priority Banking Centre)  
6 Battery Road  
Singapore 049909

Mon to Fri **10am - 7pm**  
Closed on Sat, Sun and public holidays

### Marina Bay Financial Centre

(with Priority Banking Centre)  
8 Marina Boulevard #01-01  
Marina Financial Centre Tower 1  
Singapore 018981

Mon to Fri **10am - 7pm**  
Closed on Sat, Sun and public holidays

### ION Orchard

2 Orchard Turn #B1-16  
ION Orchard  
Singapore 238801

Mon to Sun **11am - 9pm**  
Closed on New Year,  
Chinese New Year and Christmas

### Plaza Singapura

(with Priority Banking Centre)  
68 Orchard Road #04-53  
Plaza Singapura  
Singapore 238839

Mon to Sat **11am - 7pm**  
Sun **11am - 5pm**  
Closed on New Year,  
Chinese New Year and Christmas

## North

### Serangoon Garden\*

(with Priority Banking Centre)  
67 Serangoon Garden Way  
Singapore 555963

Mon to Fri **10am - 4pm**  
Sat **10am - 1pm**  
Closed on Sun and public holidays

### NEX Serangoon

23 Serangoon Central #03-02  
NEX  
Singapore 556083

Mon to Sun **11am - 9pm**  
Closed on New Year,  
Chinese New Year and Christmas

### Woodlands

900 South Woodlands Drive #02-07  
Woodlands Civic Centre  
Singapore 730900

Mon to Fri **10am - 5pm**  
Sat **10am - 2pm**  
Closed on Sun and public holidays

### Upper Thomson\*

246R Upper Thomson Road  
Singapore 574370

Mon to Fri **10am - 4pm**  
Sat **10am - 1pm**  
Closed on Sun and public holidays

## West

### Holland Village\*

261 Holland Avenue  
Singapore 278986

Mon to Fri **10am - 4pm**  
Sat **10am - 1pm**  
Closed on Sun and public holidays

### Clementi Mall

3155 Commonwealth Avenue West #04-16/17  
Clementi Mall  
Singapore 129588

Mon to Sun **11am - 9pm**  
Closed on New Year,  
Chinese New Year and Christmas

### VivoCity

1 HarbourFront Walk #B2-01  
Vivocity  
Singapore 098585

Mon to Sun **11am - 9pm**  
Closed on New Year,  
Chinese New Year and Christmas

### Sixth Avenue

(with Priority Banking Centre)  
795/797 Bukit Timah Road  
Singapore 269766

Mon to Fri **10am - 4pm**  
Sat **10am - 1pm**  
Closed on Sun and public holidays

### Jurong Point\*\*

(Express Banking Centre)  
63 Jurong West Central 3 #01-85/86  
Jurong Point Shopping Centre  
Singapore 648331

Mon to Sun **11am - 7pm**  
Closed on New Year,  
Chinese New Year and Christmas

### JEM

50 Jurong Gateway Road #B1-12  
JEM  
Singapore 608549

Mon to Sun **11am - 7pm**  
Closed on New Year,  
Chinese New Year and Christmas

## East

### Marine Parade

Blk 87 Marine Parade Central #01-500  
Singapore 440087

Mon to Fri **10am - 5pm**  
Sat **10am - 2pm**  
Closed on Sun and public holidays

### Tampines

3 Tampines Central 1 #01-01  
Abacus Plaza  
Singapore 529540

Mon to Fri **10am - 5pm**  
Sat **10am - 2pm**  
Closed on Sun and public holidays

### Bedok\*

Blk 210 New Upper Changi Road  
#01-703/705  
Singapore 460210

Mon to Fri **10am - 4pm**  
Sat **10am - 1pm**  
Closed on Sun and public holidays

\*Personal financial consultation services are available till 4pm from Monday to Friday at these branches. \*\*Limited to ATM, CDM, cheque deposit and financial consultation service only. You can also use Breeze on the iPhone, iPad or Android mobile devices to find our branches or ATM locations. Visit our website to make an e-appointment with our financial consultants at any branch.

Information is accurate as of 20 April 2016

1800 846 8000

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