

Credit Card Funds Transfer Best Available Rate Promotion Terms and Conditions

1. This Credit Card Funds Transfer Best Available Rate Promotion (the “**Promotion**”) is available from 1 January 2016 to 31 December 2016 (both dates inclusive) (the “**Promotion Period**”) to all new and existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who are individuals and apply for a Credit Card Funds Transfer with the Bank during 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:
 - a. you must register your interest in this Promotion by sending an SMS in the required format to 77222 and your SMS must be acknowledged by the Bank with an automatic reply;
 - b. you must produce valid supporting documentation (such as a statement of account or a letter of offer) to the Bank at the time of your Credit Card Funds Transfer application, showing the interest rate (the “**Other Rate**”) for a Balance Transfer or a Funds Transfer offered by another bank or financial institution in Singapore, provided that such documentation is not more than two (2) months old at the time of your registration of interest (i.e. the sending of the SMS in the required format to 77222);
 - c. you must apply for a new Credit Card Funds Transfer with the Bank during the Promotion Period with an approved tenor of 6 or 12 months at such interest rate offered by the Bank, having reference to the Other Rate, at the Bank’s sole and absolute discretion (the “**Offer Rate**”);
 - d. the Bank must receive and approve your application for the Credit Card Funds Transfer during the Promotion Period; and
 - e. you must have an eligible credit card account (the “**Account**”) with the Bank, for which the Credit Card Funds Transfer may be performed, and such 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.
3. For the avoidance of doubt, this Promotion is only applicable to new applications for Credit Card Funds Transfer received and approved by the Bank during the Promotion Period; and is not applicable for any application for the Credit Card Funds Transfer submitted and/or approved before any registration of interest for the Promotion as stated in **Clause 2(a)** above.
4. By participating in the Promotion and/or otherwise accepting the Credit Card Funds Transfer at the Offer Rate offered by the Bank,

- a. you consent to the Bank's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of your personal data and/or information provided to the Bank, including but not limited to any documentation / proof of the Other Rate, for the purposes of determining your eligibility for the Offer Rate and/or any other rate offered by the Bank under the Promotion and/or the merits of the your application for the Credit Card Funds Transfer, advertising or promoting the Promotion, or otherwise for purposes relating to the Promotion; and
 - b. you further consent and acknowledge that your personal data and/or information (i) will also be processed in line with the Bank's privacy statement available at [sc.com/sg/privacy](https://www.sc.com/sg/privacy); and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by to you from time to time.
5. By participating in the Promotion, you consent to the Bank's, or any other party authorised to act on the Bank's behalf, use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS, emails, postal mails or multimedia messaging. Such consent will supersede any prior promotional preferences indicated by you. The Bank will update your preference to allow us to contact you as per above. Such consent will also prevail even if you are registered or subsequently register your contact information with the Personal Data Protection Commission of Singapore's Do Not Call Registry. You will be able to update these personal promotion preferences again by completing our Customer Choice form available at our branches, or by calling our 24-hour Phone Banking Team at 1800 747 7000.

Offer Rate

6. If you satisfy the qualifying criteria set out in Clause 2, read with Clause 3 above, the Bank may offer you a Credit Card Funds Transfer at the Offer Rate, being the best available rate that can be offered by the Bank based on the Other Rate.
7. For the avoidance of doubt, your application for the Credit Card Funds Transfer under this Promotion is subject to the approval of the Bank.
8. Please refer to the Fund Transfer Programme Product Terms for terms and conditions applicable to the Credit Card Funds Transfer, including any applicable fees and charges.

General

9. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
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 Offer Rate and/or the Promotion. The Bank's determination of all matters relating to this Promotion including the determination of the Offer Rate shall be final and binding and no correspondence will be entertained.
12. These Credit Card Funds Transfer Best Available Rate Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Credit Card Terms, and the Funds Transfer Programme Product Terms (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.