

EB-PRB Approval Gift Promotion Terms and Conditions

1. This EB-PRB Approval Gift Promotion (the "Promotion") is available from **1 August 2016 to 31 March 2017** (both dates inclusive) (the "Promotion Period"), unless otherwise extended or terminated in accordance with these terms. This Promotion is open to all employees of PricewaterhouseCoopers LLP and its subsidiaries in Singapore ("PwC"), being a participating company in the Standard Chartered Employee Banking Programme of Standard Chartered Bank (Singapore) Limited (the "Bank"), who start a Priority Banking relationship with the Bank under the Standard Chartered Employee Banking Programme.
2. By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

3. To be eligible for this Promotion:
 - (a) you must successfully make arrangements for (i) the crediting of your monthly salary (of no less than S\$3,000 nett) by your employer into the BonusSaver Account; and
 - (b) you must start a Priority Banking relationship with the Bank by placing a minimum of S\$200,000 (or foreign currency equivalent) of Fresh Funds in the form of Eligible Deposits and/or Eligible Investments, plus maintain at least S\$200,000 of assets under management for at least 6 months. When computing the value of Eligible Deposits, the Bank will take into account 100% of the Current/Cheque/Savings Account(s), and 50% of the Time deposit(s); and
 - (c) you must successfully apply for the Priority Banking Visa Infinite Credit Card ("VI Credit Card") using application forms and envelopes provided by the Bank and marked with an identifiable Employee Banking code; and
 - (d) your accounts (including but not limited to VI Credit Card 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 the time of delivery or collection of any Gift (as defined below), as determined by the Bank in its sole and absolute discretion.

Approval Gift

4. If you satisfy the eligibility criteria in **Clause 3** above, you will be eligible to receive one (1) approval gift (the "Gift") from either (a) 30,000 miles (credited in the form of 360° Rewards Points, being a total of 75,000 Rewards Points and which may be redeemable pursuant to the Standard Chartered 360° Rewards Programme, the terms of which are set out at sc.com/sg/rewards), or (b) a Montblanc Starwalker Midnight Black Ballpoint Pen and a free will writing service by SimplyWills Pte Ltd, subject to availability.
5. If you are eligible for 30,000 miles (credited in the form of 360° Rewards Points), the equivalent 360° Rewards Points will be credited to your VI Credit Card account within 60 days of the latest approval date of all your applications.
6. If you are eligible for a Montblanc Starwalker Midnight Black Ballpoint Pen and a free will writing service by SimplyWills Pte Ltd, a redemption letter will be sent to you within 60 days of the latest approval date of all your applications.
7. The Gifts are provided by third party merchants and the Bank is not an agent of the merchants supplying the Gifts.
8. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute about the quality, value, condition or performance of the Gifts is to be resolved directly with the merchants. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gifts for any reason. You accept the Gifts as it is and subject to any terms and conditions the merchants may impose. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gifts.
9. For the avoidance of doubt, you are only eligible to receive a maximum of one (1) Gift for the Promotion, and the Gifts are available only on a first-come, first-served basis, while stocks last.

10. The Gifts are non-redeemable for cash, credit and/or any other items. The Gifts are strictly non-transferable, non-assignable and non-exchangeable, whether in full or in part. The Bank may replace and substitute the Gifts with any item of equivalent or similar value, without prior notice or reason.
11. The Bank reserves the right to debit the value of the Gifts and/or forfeit the Gifts without compensation, if you terminate any of the accounts (including but not limited to the VI Credit Card account) for any reason following delivery and/or collection of the Gifts and/or if any of the accounts (including but not limited to the VI Credit Card account) is not valid, subsisting and/or in good standing at the time of delivery and/or collection of the Gifts, as determined by the Bank at its sole and absolute discretion.

General

12. For the purpose of the Promotion:
 - (a) "Fresh Funds" means funds that:
 - (i) do not originate from any existing account with the Bank and can be in terms of Eligible Deposits and/or Eligible Investments available with or through the Bank (as the case may be);
 - (ii) if Eligible Deposits, have not been withdrawn and re-deposited within the last 30 days; and
 - (iii) if Eligible Investments, have not been transferred-out and transferred-in (where applicable) within the last 30 days.
 - (b) "Eligible Deposits" refers to current/cheque account(s), savings account(s) and/or time deposit(s) with the Bank. For the purposes of computing the value of Eligible Deposits toward the fulfilment of the Fresh Funds requirements, the Bank will only take into consideration:
 - (i) 100% of the value of Fresh Funds placed in current/cheque or savings account(s); and
 - (ii) 50% of the value of Fresh Funds placed in time deposit(s).
 - (c) "Eligible Investments" refers to investments product(s) available with or through the Bank, but do NOT include:
 - (i) insurance policies;
 - (ii) foreign currency exchange transactions; and
 - (iii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
13. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
14. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of these terms and conditions 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.
15. 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 Gifts and/or the Promotion. The Bank's determination of all matters relating to this Promotion, including but not limited to, your eligibility to participate in the Promotion and/or receive any Gifts, shall be final and binding and no correspondence will be entertained.
16. These 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 Credit Card Terms, the BonusSaver Product Terms and the Priority Banking Services and Privileges International Terms and Conditions and Investment Product Terms available at sc.com/sg/priority/en/termcondition.html (collectively, the "Other Terms"). In the event of any inconsistency between these terms and the Other Terms, these terms shall, to the extent of such inconsistency, prevail.
17. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of the Promotion T&Cs.
18. These terms and conditions 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.

19. All information is accurate as at the time of publication.

IMPORTANT DISCLAIMERS:

Investment Products:

- This document 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.
- Investment products are not deposits and each of the investment products mentioned does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011.