

## SC Remit “Zero Fees” Promotion (27 October 2016 to 30 June 2017) Terms and Conditions

1. The SC Remit “Zero Fees” Promotion (27 October 2016 to 30 June 2017) (“**Promotion**”) is available from 27 October 2016 to 30 June 2017 (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

### Eligibility

2. To be eligible for this Promotion, you must be an existing customer of Standard Chartered Bank (Singapore) Limited (“**Bank**”), and:
  - a. An existing user of or have signed up for Standard Chartered Bank Online Banking (“**Online Banking**”);
  - b. Hold one or more valid Singapore Dollar (“**SGD**”) current/cheque/savings accounts with the Bank (a “**Bank Account**”); and
  - c. Each of your Bank 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, as determined by the Bank in its sole and absolute discretion.

### Zero Fee

3. You shall be entitled to a waiver of all remittance fees and expenses (the “**Waiver**”) imposed by the Bank if, during the Promotion Period, you have selected SHA as the option for bank charges and successfully complete a remittance transaction using Online Banking to remit funds of any amount from your Bank Account to an Indian Rupee (“**INR**”) account held with any bank in India, with the currency of remittance selected as INR (“**INR Remittance Transaction**”).
4. For the avoidance of doubt, the Waiver applies to all remittance fees and expenses which are charged by the Bank only for an INR Remittance Transaction. At all times, the Bank shall not be responsible for any fees and charges levied by the beneficiary bank in connection with the INR Remittance Transaction.
5. Without prejudice to clauses 3 and 4, the Bank reserves its right to charge you fees or expenses for cancellation requests, returned remittances and other exceptional handling in accordance with its standard tariffs.

### General

6. 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 and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
7. 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 this Promotion. The Bank’s determination of all matters relating to this Promotion shall be final and binding (the bank shall not be obliged to disclose its reason) and, no appeal, objection, challenge or correspondence will be entertained.
8. These Promotion Terms and Conditions are to be read in conjunction with the Bank’s Customer Terms, Remittance Service Terms, and the relevant products and/or programme terms (collectively, “**Other Terms**”). If there is any inconsistency between the Other Terms and these terms, these terms shall prevail to the extent of such inconsistency.
9. 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 these terms and conditions.
10. 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.

11. All information is correct at the time of publication.