

SGD Miles Time Deposit Campaign Terms and Conditions

1. This SGD Miles Time Deposit Campaign (“Campaign”) is available from **1st August 2016 to 30th September 2016** (both dates inclusive) (“Promotion Period”) to all new and existing customers of Standard Chartered Bank (Singapore) Limited (the “Bank”), who are individuals. By participating in this Promotion, you agree to be bound by these terms.

Eligibility

2. To be eligible for this Campaign:
 - a. you must place a minimum sum of **S\$27,000** (and not exceeding S\$162,000) in fresh funds* into a 6-month Singapore Dollar Time Deposit (“Time Deposit”) with the Bank during the Promotion Period; and
 - b. you must have an existing KrisFlyer account with Singapore Airlines Limited, and/or otherwise register for a new KrisFlyer account with Singapore Airlines Limited within two (2) weeks of the opening of a Time Deposit account with the Bank.
3. If you satisfy the eligibility criteria stipulated in these terms, you will receive **10,000 KrisFlyer miles (in lieu of interest) for every S\$27,000 of fresh funds*** you placed in the Time Deposit with the Bank during the Promotion Period, in addition to the entire principal amount you placed in the Time Deposit upon maturity, subject to these terms. No interest will be payable on Time Deposits placed with the Bank pursuant to this Campaign.
 - a. Where Time Deposit accounts are held in joint names, 10,000 KrisFlyer miles will be awarded for every S\$27,000 of fresh funds* placed with the Bank, and KrisFlyer miles will be credited into either joint account holder’s KrisFlyer account with Singapore Airlines Limited. You accept such payment as full and final discharge of the miles crediting under this Promotion. The Bank reserves the right to determine at its sole discretion which KrisFlyer account to credit the KrisFlyer miles to.
 - b. KrisFlyer miles are awarded in tranches of 10,000 KrisFlyer miles, capped at a maximum award of 60,000 KrisFlyer miles per customer (“KrisFlyer Threshold”) from 1st June 2016 to 30th September 2016, regardless of the number of Time Deposit accounts held by the customer. For Time Deposit accounts held in joint names, the KrisFlyer Miles awarded for each jointly-held Time Deposit account (the “Joint KrisFlyer Miles”) shall be deemed to be awarded to each joint account holder and the full amount of the Joint KrisFlyer Miles shall be counted towards the KrisFlyer Threshold for each joint account holder.
 - c. For the avoidance of doubt, if the KrisFlyer Threshold of any customer has been met pursuant to any campaign or promotion held in connection with Time Deposit accounts which commenced on or after 1 June 2016 and ends on or before 30 September 2016, no further KrisFlyer miles will be awarded to such customer.
 - d. This promotional reward of KrisFlyer miles is only applicable if the Time Deposit is held until maturity of the tenor.
 - e. The Bank reserves the right to impose a replacement fee of S\$270 for every S\$27,000 placed into a Time Deposit with the Bank, if you make any early withdrawal from the Time Deposit prior to maturity of the tenor.

4. For the avoidance of doubt, there will be no renewal of any Time Deposit placed pursuant to this Campaign. Upon maturity of the Time Deposit, you will be entitled to the return of the principal sum placed in the Time Deposit and such proceeds will be credited to your designated Current/Cheque/Savings Account.

KrisFlyer Miles

5. KrisFlyer miles awarded under this Campaign are not exchangeable for cash or any other items, and are non-transferable and non-assignable.
6. You must provide true, complete and accurate KrisFlyer account information (including but not limited to your personal details, your KrisFlyer membership details and/or account number) to the Bank via an online registration form on a designated webpage of the Bank within two (2) weeks after the opening of the Time Deposit account with the Bank, and you consent to such information being used, collected or otherwise disclosed to Singapore Airlines Limited for fulfilment purposes.
7. You agree that you are solely responsible for the completeness and accuracy of any information submitted to the Bank via the online registration form. In the event that you had provided any incorrect or incomplete information, the Bank may cancel, reverse, debit or forfeit any KrisFlyer miles awarded to you, or otherwise suspend the crediting of KrisFlyer miles, with or without prior notification. You agree and acknowledge that no payment or compensation whether in cash, credit or kind shall be made by the Bank in consequence of the above.
8. In the event that you make an early withdrawal of any amount from the Time Deposit placed with the Bank prior to maturity of the tenor, the Bank reserves the right to debit a value equivalent to the KrisFlyer miles awarded to you pursuant to the Campaign (or such other amount as it deems fit) from your Time Deposit account or any other account held with the Bank.
9. KrisFlyer miles will be credited directly to the KrisFlyer account of an eligible account holder **on or before 31 October 2016**, provided that the terms of this Campaign have been complied with.
10. By opening a Time Deposit account with the Bank or otherwise participating in the Campaign, you consent to the Bank's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to Singapore Airlines Limited and any relevant third party, of your personal data and/or information provided to the Bank, including but not limited to, for the purposes of administering your registration for a KrisFlyer account, awarding KrisFlyer miles under the Campaign, organising and promoting the Campaign, or otherwise for purposes relating to the Campaign; and 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; and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to you from time to time.
11. Terms and conditions of Singapore Airlines Limited's KrisFlyer Programme apply in relation to your redemption and/or use of KrisFlyer Miles. For details, please visit www.krisflyer.com. The Bank is not obliged to notify you of any changes or latest announcements of Singapore Airlines Limited's KrisFlyer Programme.
12. For the avoidance of doubt, the Bank is not an agent of Singapore Airlines Limited, the merchant administering or otherwise crediting the KrisFlyer miles under the KrisFlyer Programme. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the KrisFlyer miles and assume no liability or responsibility for the acts or omissions of Singapore Airlines Limited, its employees, agents and/or officers or any non-performance or defects whatsoever, whether arising from the services provided by Singapore Airlines Limited or otherwise. Any dispute about the quality,

value, condition or performance of the services received from Singapore Airlines Limited is to be resolved directly between you and Singapore Airlines Limited. The Bank is not obliged to assist or act on your behalf in communicating with Singapore Airlines Limited for any reason. You accept the KrisFlyer miles as it is and subject to any terms and conditions Singapore Airlines Limited may impose.

General

13. The Campaign is not valid with other offers, privileges or promotions unless otherwise stated.

14. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Campaign or to terminate, withdraw, extend or shorten the Campaign 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 Campaign, including your eligibility for the KrisFlyer miles and/or the Campaign and/or the amount of KrisFlyer miles that you are entitled to receive. The Bank's determination of all matters relating to this Campaign shall be final and conclusive and no correspondence will be entertained.

16. The terms and conditions of the Campaign are to be read in conjunction with the Bank's Customer Terms and Current/Cheque/Savings Account and Time Deposit Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and the terms and conditions of this Campaign, the latter shall prevail to the extent of such inconsistency.

*Fresh funds refer to funds not originating from any existing account with the Bank and funds that are not withdrawn and re-deposited within the last 30 days.

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.

SGD Miles Time Deposit Campaign Terms and Conditions updated as of 20th July 2016.