

Standard Chartered 'Wealth Lending' Promotion Terms & Conditions ("Promotion T&Cs")

1. This Standard Chartered 'Wealth Lending' Promotion ("**Promotion**") is available from 1 February 2017 to 31 March 2017 both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you agree to be bound by these terms.

2. The Promotion is open to any customer of Standard Chartered Bank (Singapore) Limited ("**Bank**") who is:

- (i) An individual;
- (ii) who, during the Promotion Period, successfully applies for a Secured Wealth Lending Facility with the Bank ("**Facility**"); and
- (iii) the Facility granted by the Bank has an approved limit of minimum S\$100,000 (or its equivalent foreign currency)

(hereafter, an "**Eligible Customer**").

3. An Eligible Customer excludes any customer who has cancelled a Secured Wealth Lending Facility with the Bank for whatever reason from 1 February 2017 to 31 March 2017

4. The Promotion is not valid with any other promotions / incentives, unless expressly stated.

5. Employees of the Bank and Standard Chartered Bank, Singapore Branch may be subject to additional eligibility criteria, and should contact their Relationship Manager for details.

6. The first 200 Eligible Customers who meet all of the requirements set out in Clauses 2 to 5 above shall be entitled to receive S\$50 worth of shopping vouchers (the "**Gift**"). Gifts are limited to one per Eligible Customer under this Promotion.

7. You agree that any application for a Facility is granted at the sole discretion of the Bank, and the Bank may accept or reject the application without giving any notice and without furnishing any reasons. Where a Facility is granted, the Minimum Facility Quantum is subject to the Bank's Loan-to-Valuation (LTV) which is periodically reviewed from time to time. "Facility" means a secured lending overdraft facility granted by the Bank and secured against investment product(s) that you deal with or through the Bank.

General Terms

8. Eligible Customers who qualify to receive any Gift will be notified by a redemption letter sent to their mailing address according to the Bank's records by 30 May 2017.

9. Eligible Customers consent to the Bank disclosing their information (including name, identification/ passport number, mailing address and contact number) to persons who may be engaged by the Bank to provide delivery or redemption-related services for the purposes of the Promotion (including the third party merchants who supply such gifts to the Bank). Eligible Customers must redeem the Gift within the validity period indicated in such letter, failing which the Gift will be forfeited. Only original copies of redemption letters will be accepted for redemption.

10. In the event that the Facility is subsequently cancelled for whatever reason within 12 months of the date of the relevant facility letter, the Bank reserves the right to claw back the value of the corresponding Gift (which you agree is the amount stated at Clause 6 above). You agree that the Bank may perform the claw back in such circumstances by deducting any of your account(s) with the Bank without prior notice.

11. The Gift is not transferable or exchangeable for cash or credit or otherwise.

12. You accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift may impose. Any Gift that is not utilised by the expiry date stipulated by the supplier of the Gift will be forfeited. The Bank is not the supplier of the Gift and is not obliged to assist or act on your behalf in communicating with the supplier of the Gift for any reason.

13. The Gifts are provided by third party merchants who are not participants or sponsors of the Promotion. The Bank is not an agent of the merchant and makes no representation or warrant as to the quality or condition or fitness for purpose or other implied terms or conditions with respect to any Gift. Any dispute about quality or condition of the Gift is to be resolved directly between Eligible Customer and the merchant. The Bank will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.

14. The Bank reserves the right to determine at our sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Promotion. Our decision in all matters arising out of or in connection with the Promotion is final and conclusive and no correspondence will be entertained.

15. The Bank reserves the right to do any of the following without prior notice:

- (a) replace a Gift with another item of similar or equivalent value;
- (b) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason;
- (c) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.

16. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.

17. Please read these Promotion T&Cs in conjunction with the Bank's prevailing terms and conditions including the Customer Terms, Current/Cheque/Savings Account and Investment Product Terms (collectively "**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.

18. 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.

19. The Promotion T&Cs 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.

20. All information is correct at time of print.

Disclaimer

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. This document does not make any offer or commitment of any kind to arrange or underwrite any form of financing. 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.