

## Standard Chartered Priority Private Programme Terms & Conditions

### A. Eligibility and Validity for Priority Private Programme (“Programme”)

The Programme is open to Priority Private Banking customers of Standard Chartered Bank (Singapore) Limited (hereinafter referred to as “Bank”) who are primary account holders and who top up and maintain;

(1) **Assets under management (AUM) to at least SGD 1.5 million** (or its equivalent in another currency) in deposits and/or investments (“Priority Private Clients”).

(2) The Priority Private Client must also hold an **Active Priority Banking Visa Infinite Credit Card** issued by the Bank at all times.

2. The renewal of membership for the Programme will be reviewed on a yearly frequency as per the schedule below:

Minimum Assets under Management (AUM) of SGD 1.5 million to be maintained during (“Qualifying Period”):	Membership Period
December to November	Next January to December after the Qualifying Period

*To illustrate: If a Priority Private Banking customer maintains SGD 1.5 million in average AUM during the Qualifying Period 01 December 2022 to 30 November 2023 and holds an active Priority Banking Visa Infinite credit card, then he/she will be eligible to become a Priority Private Client for the Membership Period 01 January 2024 to 31 December 2024.*

*However, if this same Client does not maintain the average AUM of SGD 1.5 million during the Qualifying Period i.e., 01 December 2022 to 30 November 2023 and does not hold an active Priority Banking Visa Infinite credit card then his/her membership will not be renewed for the next Membership Period i.e. 01 January 2024 to 31 December 2024.*

3. All eligible members who meets the eligibility will be provided with an active Priority Private Membership Code during each renewal process. This code will be used for the benefits booking under Third Party Vendor.
4. Existing Members will be reviewed on ongoing bi-weekly basis and may be classified as inactive and thereby not eligible under this programme. Existing Inactive members will also be reviewed on ongoing bi-weekly basis and will be classified as active if they met the requirements and thereby eligible under this programme.
5. For **New Members** and/or **Inactive members** who are deemed as eligible basis on the ongoing review, please **allow 7-10 working days** to receive your Priority Private Membership code, **SCBPPSG [16 digits unique identifier]**. This unique code will be used for the benefits booking under Third Party Vendor by the individual member and not to be shared.

## **B. Benefits**

1. These terms and conditions apply to the following benefits (“Services”):

### **(C) Standard Chartered Global Experiences**

### **(D) Complimentary Airport Limousine Service**

### **(E) Priority Banking Visa Infinite Priority Pass Programme**

2. All the benefits, offers and Services outlined below are only available to Priority Private Clients for each Membership Period. The Priority Private Client must hold an **Active Priority Banking Visa Infinite Credit Card** issued by the Bank, at all times, in order to enjoy the Standard Chartered Global Experiences Service in Section C , Complimentary Airport Limousine Service in Section D and Priority Banking Visa Infinite Priority Pass Programme in Section E. For the Complimentary Airport Limousine Service, regardless of the booking date, the **date of the ride must be on or before** the last day of the current Membership Period (31 December). For the Priority Pass entitlement, the Priority Pass entitlements will be valid as per the Priority Pass cycle.
3. The benefits, offers and Services below will involve the Bank introducing Priority Private Clients to the Bank’s Third Party business alliance vendor and/or the Third Party vendor’s subcontractors (collectively, the “Third Party Vendor(s)”) for them to provide the services under this Programme to the Priority Private Client.
4. If a Priority Private Client requests the Third Party vendor for any out-of-scope services (i.e., additional services over and above the scope of Services listed below), the Third Party Vendor will charge a fee directly to the Priority Private Client.
5. All information is correct at the time of printing or posting online.

### **C) Standard Chartered Global Experiences (Concierge Services)**

1. Standard Chartered Global Experiences\_("Concierge Services") are available to Priority Private Clients during each Membership Period only, subject to fulfilment of the conditions outlined in section (B) above. It offers Global Lifestyle Privileges including Global Travel and Experiences, Gourmet Dining, Global Entertainment and Access to Leading Brands.
2. The Concierge Services are provided by a Third Party Vendor engaged by the Bank. Services for "Standard Chartered Global Experiences" are provided by Ten Lifestyle Management Limited, Fitzroy House, 355 Euston Road, London NW1 3AL (hitherto referred to as "Ten").
3. Standard Chartered Global Experiences is complimentary for eligible Priority Private Clients who maintain at least SGD 1.5 million Assets under management with the bank and must also hold an Active Priority Banking Visa Infinite Credit Card issued by the Bank, at all times.  
However, **you will be responsible for any charges incurred from your booking / purchase** via Standard Chartered Global Experiences and the amount will be advised to you by the Concierge before you proceed with the purchase.
4. Standard Chartered Global Experiences is an upgraded version of the Priority Private concierge. It has a comprehensive digital platform which allows you to browse through a wide range of lifestyle privileges.  
To begin using Standard Chartered Global Experiences, simply use your Priority Private membership number SCBPPSGXXXXXXXXXXXXXXXXX and register on the Standard Chartered Global Experiences platform: [scglobalexperiences.tenconcierge.com](https://scglobalexperiences.tenconcierge.com)

#### **Registration Steps:**

**Step 1:** Visit Standard Chartered Priority Private webpage <https://www.sc.com/sg/priority/priority-private/>

**Step 2:** Select "**PP Privileges**" and proceed to "**Global Experiences**"

**Step 3.** Select the country and language preference, "Singapore English" or "新加坡 (简体中文)"

**Step 4.** Enter your Membership code and proceed with the registration.

**Step 5.** Upon successful registration, activate your membership when prompted via activation email

5. You may contact Standard Chartered Global Experiences through;
  1. Weblink: [scglobalexperiences.tenconcierge.com](https://scglobalexperiences.tenconcierge.com)
  2. Phone: +65 3165 4158
  3. Email:
    - English: [scglobalexperiences.en\\_sg@tenconcierge.com](mailto:scglobalexperiences.en_sg@tenconcierge.com)
    - Simplified Chinese: [scglobalexperiences.sc\\_sg@tenconcierge.com](mailto:scglobalexperiences.sc_sg@tenconcierge.com)
6. Calls to the concierge service are charged at a local or international rate as applicable. Charges for the products or services provided will be notified at the time of booking. Calls may be recorded.
7. Membership to the Standard Chartered Global Experiences may be terminated at any time once the client ceases to be a Standard Chartered Priority Private Client.
8. Standard Chartered Bank (Singapore) Limited (hereto referred to as "the Bank") has engaged Ten to provide concierge services to its eligible clients. To the fullest extent permitted by law, the Bank shall have no liability relating to any aspect of the products and/or services provided by Ten, including, without limitation, their quality, supply and descriptions, and any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the products and/or services provided by Ten, their employees, officers or agents.

#### **D) Complimentary Airport Limousine Transfer Service**

1. Subject to fulfilling the conditions outlined in section (B) above, each Priority Private Client will be entitled to **eight (8) one-way** complimentary airport limousine transfers (“Complimentary Rides”) between an agreed location in **Singapore and Changi/Seletar Airport** during each Membership Period. The Complimentary Rides will expire at the end of each Membership Period, and any unused Complimentary Rides will be deemed utilized. For new members (“Complimentary Rides”) entitlements will be allocated based on sign up quarter as per table below.

Establishment of Priority Private Membership	Ride entitlement for new Members
Quarter 1- January to March	<b>Eight (8)</b> one-way rides
Quarter 2- April to June	<b>Six (6)</b> one-way rides
Quarter 3- July to September	<b>Four (4)</b> one-way rides
Quarter 4- October to December	<b>Two (2)</b> one-way rides

2. The Complimentary Airport Limousine Transfer is provided by a Third Party Vendor engaged by the Bank. Service for “Airport Limousine Transfer Service” is provided by Teleport Asia Pacific Pte Ltd, 48A Amoy Street Singapore 069874 (hitherto referred to as “Teleport”)
3. Airport Limousine Transfer is complimentary for eligible Priority Private Clients who maintain at least SGD 1.5 million assets under management with the bank and must also hold an **Active Priority Banking Visa Infinite Credit Card** issued by the Bank, at all times.  
Priority Private Clients need to travel within Singapore and to and/or from Singapore Changi/Seletar Airport to redeem this service. The Airport Limousine Service is subject to availability of the Third Party Vendor and its fleet of chauffeurs and limousines.
4. The Priority Private Client shall book the Complimentary Ride by contacting the Airport Limousine Service via Online Booking Platform at **<https://www.teleport.sg/campaign/pplimo>** or via phone at **+65 6686 6645**. Bookings during **non-peak period** must be made **at least forty-eight (48)** hours prior to date and time of arrival or departure. Please contact your Relationship manager directly for special exceptions under 48 hours. Fulfilment will be subjected to availability for last minute arrangements. Booking during **peak period** must be made **at least ninety-six (96)** hours prior to date and time of arrival or departure

#### **To Book your Airport Limousine Transfer**

**Step 1:** Visit Standard Chartered Priority Private webpage <https://www.sc.com/sg/priority/priority-private/>

**Step 2:** Select “PP Privileges” and proceed to “**Airport Limousine Transfer**”

**Step 3:** Enter your membership code in the voucher code field to book a limousine ride and view your entitlements.

**Step 4:** Enter your contact and travel details to book your airport transfer **48 hours (off-peak period) or 96 hours (peak period) before** your departure or arrival date.

**Step 5:** Select your preferred vehicle from our fleet, including Business Sedan, MPV and the option to upgrade to a Minivan (additional fee applies).

**Step 6:** Receive successful booking notification via SMS and email.

5. Each limousine booking is limited to a single trip pick-up to or from the airport only. Please make individual bookings if you require more than 1 booking.
6. There may be surcharges which the Priority Private Client will be liable for. The below surcharges are applicable and payable by the Priority Private Client directly. All charges stated below are inclusive of GST:

- (a) **Charges:** Standard Chartered Singapore will only bear the basic vehicle charge for both sedan and MPV. Any vehicle upgrade (minivan upgrade is chargeable at \$7.00 per trip), midnight charges, additional vehicle, baby and child seat charge will be chargeable to customer.
  - (b) **Midnight surcharge** is chargeable at \$12.00 per trip from 23:00-06:59 daily.
  - (c) **Baby/ Child seat** is chargeable at \$15.00 per seat.
  - (d) **Additional Surcharge** of \$15.00 per stop is applicable for journey to Tuas, Corporation Road, Orchid Country Club and Sembawang Shipyard.
  - (e) **Excess waiting charges** will be borne by clients.
  - (f) **Amendments:** Changes to bookings can be made 24 hours prior to the booking date and time without any charges. Changes made under the cut-off period will be subject to availability. An amendment fee of \$15.00 will be imposed for changes made under the cut-off period if a limousine ride is available.
7. **Cancellations:** Booking entitlement will be forfeited for any cancellations made less than 24 hours prior to pick-up date and time. Any additional payment will be forfeited under these circumstances.
  8. **No-Shows:** Booking entitlement will be forfeited in the event of No-Shows.
  9. The designated limousine is Mercedes E-Class or Toyota Alphard. Assignment of vehicle type may be subject to change without prior notice. **Capacity Limit:** We will impose a capacity limit to each vehicle type respectively. A Mercedes E-Class can take up to 2 passengers and 2 check-in luggage. A Toyota Alphard can take up to 4 passengers and 4 check-in luggage. This capacity includes toddlers and babies as 1 headcount. We reserve the right to reject passengers who failed to declare accurately for safety reasons
  10. **Traveling with Children: Baby and Child Seats** must be requested for in advance if you do not have your own. The chauffeur reserves the right to reject passengers who failed to declare in advance due to LTA regulations. It is required by the law that all private hire vehicles in Singapore must have booster seats or child seats for passengers under 1.35m in height.
  11. **Grace Period:** All Airport arrivals have a **grace period of 60 minutes** and departure pick-ups are given a **grace period of 15 minutes**. The assigned chauffeur will leave if passenger is uncontactable after the stipulated waiting time.
  12. **Additional Stop:** No additional stops are allowed under this campaign.
  13. **Driver's details:** Confirmation messages with status updates will be sent to the primary mobile number and email provided 12 hours before your pick-up date and time.
  14. By entering your unique voucher code on this booking portal, you acknowledge and give consent to Teleport Asia Pacific Pte Ltd and its affiliate network to access you and your passengers' personal data.
  15. For assistance, please contact our 24-hour hotline at **+65 6686 6645**.

**E. Standard Chartered Priority Banking Visa Infinite Priority Pass Promotion (“PRB VI Priority Pass Promotion”)**

1. This PRB VI Card Priority Pass Promotion is only applicable to Principal PRB VI Cardholders.
2. All Principal PRB VI Cardholders will be eligible to apply for the PRB VI Card Priority Pass.
3. To apply for the PRB VI Card Priority Pass, Principal PRB VI Cardholders must:
  - a. successfully send an *SMS* in the following format to 77222:  
  
“PBVI<space>PP<space>last 4-digit Standard Chartered Priority Banking Visa Infinite Card number” (Example: PBVI PP 1234)  
  
All *SMSes* which are not in this prescribed format will not be accepted and will be considered by the Bank to be invalid and/or void.
  - b. If the *SMS* referred to in Clause 3a above (the “**PRB VI Card Priority Pass Application SMS**”) is successfully sent to 77222 by a Principal PRB VI Cardholder, the Principal PRB VI Cardholder will receive 2 *SMSes*:
    - i. (shortly after the PRB VI Card Priority Pass Application *SMS* is received by the Bank) an acknowledgement of successful receipt of the PRB VI Card Priority Pass Application *SMS* will be sent to the mobile number which the Principal PRB VI Cardholder had used to send the PRB VI Card Priority Pass Application *SMS*; and
    - ii. (within 14 business days of the sending by the Principal PRB VI Cardholder of the PRB VI Card Priority Pass Application *SMS*) a unique code that is for one-time use (the “**PRB VI Card Priority Pass Unique Code**”) will be sent via *SMS* to such Principal PRB VI Cardholder’s mobile number registered with the Bank.
  - c. Visit [sc.com/sg/priorityinfinite](https://sc.com/sg/priorityinfinite) and click on “activate your Priority Pass” found under the portion titled “Enjoy Priority Pass with Loved Ones” to access the application form for the PRB VI Card Priority Pass hosted on Priority Pass’ website. Input the PRB VI Card Priority Pass Unique Code received from the Bank referred to in Clause 3(b)(ii) above and complete the rest of the application for the PRB VI Card Priority Pass on Priority Pass’ website.
4. Please note that there is a **processing period of up to 14 business days** for the Bank to send the PRB VI Card Priority Pass Unique Code to the Principal PRB VI Cardholder’s mobile number registered with the Bank.

The speed and reliability of service of the Principal PRB VI Cardholder’s mobile connection is dependent solely on his/her respective mobile service provider. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any *SMS* or any failure to register resulting from the same. Principal PRB VI Cardholders shall be solely responsible for all fees and charges imposed by their service providers in conjunction with the sending/receipt of any/all *SMSes* referred to in Clause 3 above.



5. All Principal PRB VI Cardholders with a valid PRB VI Card Priority Pass will be eligible for a defined number of complimentary visits ("**PRB VI Card Priority Pass Free Visits**") as set out in Clause 6 below to the airport lounges under the Priority Pass Lounge program for each Period (as defined below). In order to enjoy the PRB VI Card Priority Pass Free Visits, the Principal PRB VI Cardholder has to be present at such airport lounge. "**Period**" shall mean:
- a. the date the Principal PRB VI Cardholder's application for the PRB VI Card Priority Pass is approved by Priority Pass (A.P.) Limited to the day before the first anniversary of such approval (the "**Initial Period**"); or
  - b. the date which is the anniversary of the approval by Priority Pass (A.P.) Limited of the Principal PRB VI Cardholder's application for the PRB VI Card Priority Pass to the day before the next anniversary of such approval (each, a "**Subsequent Period**").
6. The PRB VI Card Priority Pass Free Visits defined in Clause 5 above comprises visits by the Principal PRB VI Cardholder as well as visits by any guest that the Principal PRB VI Cardholder chooses to bring to the lounge. Each accompanying guest counts as one (1) visit. For illustration, if a Principal PRB VI Cardholder is accompanied by one of his/her guests, it will count as two (2) complimentary visits. Any additional visits by a Principal PRB VI Cardholder and/or his/her guests beyond such Principal PRB VI Cardholder's complimentary entitlement will be chargeable as per Clause 7.

**For new applications for the PRB VI Card Priority Pass, where applicant is a new or existing Priority client**

Condition to be fulfilled on the date the Principal PRB VI Cardholder's PRB VI Card Priority Pass Application SMS is received by the Bank	Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges		Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months or from the month of establishment of the Priority relationship (whichever shorter) preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank  (Priority Private clients inclusive)	Less than S\$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private <b>OR</b> Private Banking Programme	S\$1,500,000 and above	Unlimited for the Initial Period	Principal PRB VI Cardholder and one (1) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7.



**For renewals of the PRB VI Card Priority Pass (where the Principal PRB VI Cardholder is an existing Priority client)**

Condition to be fulfilled on the last calendar day of the month falling 12 months before the end of the relevant Initial Period or Subsequent Period (as relevant)	Number of complimentary visits that can be enjoyed by a Principal PRB VI Cardholder and/or his/her guest at Priority Pass Airport Lounges		Illustration of usage
Average deposits and/or investments (in accounts where the Principal PRB VI Cardholder is the main accountholder) for the 12 calendar months preceding the month in which that Principal PRB VI cardholder's application for the PRB VI Card Priority Pass is received by the Bank  (Priority Private clients inclusive)	Less than S\$200,000	2 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on his/her lounge visit, it will count as 2 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
	S\$200,000 and above	12 for the Initial Period	If a Principal PRB VI Cardholder is accompanied by a guest on each of his/her 6 lounge visits, it will count as 12 visits and that Principal PRB VI Cardholder's complimentary visits are exhausted.
Membership in the Bank's Priority Private <b>OR</b> Private Banking Programme	S\$1,500,000 and above	Unlimited for the Initial Period	Principal PRB VI Cardholder and one (1) of his/her guest will be eligible for unlimited complimentary visits during each Period. However, if the Principal PRB VI Cardholder is accompanied by more than 1 guest during the lounge visit, each additional guest visit will be chargeable by Priority Pass as per Clause 7.

7. The Principal PRB VI Cardholder will be charged by Priority Pass (A.P.) Limited for every subsequent visit after the Principal PRB VI Cardholder has exhausted the PRB VI Card Priority Pass Free Visits mentioned in Clause 6. Such charges applicable for subsequent visits will be at Priority Pass (A.P.) Limited's prevailing rate which can be accessed at [www.prioritypass.com](http://www.prioritypass.com). This charge applies to each subsequent visit by each Principal PRB VI Cardholder and each of his/her guest(s).
8. If the Principal PRB VI Card is no longer active when the charge defined in Clause 7 is posted, then the Bank reserves the right to charge the same to any other valid, active *credit card* of the same Principal PRB VI Cardholder or any other *account(s)* held by the Principal PRB VI Cardholder with the Bank.
9. The Principal PRB VI Cardholder is required to show the PRB VI Card Priority Pass card either by presenting (A) the physical PRB VI Card Priority Pass membership card at the relevant airport lounge or (B) the digital PRB VI Card Priority Pass membership card stored digitally on the Priority Pass Application installed on the Principal PRB VI Cardholder's mobile device when visiting any of the participating airport lounges. For list of participating lounges in this program, you may visit: [www.prioritypass.com](http://www.prioritypass.com)
10. The Principal PRB VI Cardholder is required to sign a receipt indicating the terms of usage i.e., date of lounge entry and number of guests being brought into the lounge. In case of any dispute, this receipt will be considered as good.
11. The Principal PRB VI Cardholder can only enjoy Priority Pass facilities only if his/her Principal PRB VI Card is valid and in good standing.
12. The Principal PRB VI Cardholder's PRB VI Card Priority Pass shall be automatically blocked if his/her Principal PRB VI Card is suspended or cancelled.
13. For the avoidance of doubt, the *supplementary cardholder* of the PRB VI Card is not eligible to apply for the PRB VI Card Priority Pass, only the principal cardholder of the Priority Banking Visa Infinite Credit Card may apply for the PRB VI Card Priority Pass.
14. We shall not be liable for any loss of any items which the Principal PRB VI Cardholder and/or his/her guests may suffer while at the Priority Pass Lounge
15. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, we shall have no liability in respect of and shall be held harmless from any liabilities/damages/costs/loss/claims of any kind (including legal costs) to any person or entity associated with the Principal PRB VI Cardholder's and/or his/her guest(s)' injury/death or damage/destruction to any of the Principal PRB VI Cardholder's and/or his/her guest(s)' property arising out of use of any Priority Pass Lounge.
16. The Priority Pass Programme is offered by Priority Pass (A.P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges.

**F. Common terms & conditions for Services**

1. In order to provide the Priority Private Client the Services under this Programme, each Priority Private Client acknowledges that it is necessary for the Bank to provide certain fields of personal data relating to the Priority Private Client to the Third Party Vendor. Each Priority Private Client agrees and consents to the Bank doing so. In the event the Priority Private Client wishes not to share the data for this Programme, the Bank and Third Party Vendor and the Third Party Vendor's subcontractors will not be able to provide the necessary services.
2. Please note that calls made for availing Services may be recorded by the Third Party Vendor and/or the Third Party Vendor's subcontractors.
3. Please note that when the Priority Private Client calls the hotline to avail the Services, the Third Party Vendor's representative may ask a series of questions for verification. If the Priority Private Client fails the verification, he/she will not be able to avail the services.
4. Whilst the Bank will exercise reasonable care in engaging a Third Party Vendor, the Bank does not warrant the quality of any Third Party Vendor and the goods and services they provide, and the Bank will not be liable for any acts or omissions of the Third Party Vendor.
5. The Bank shall procure its Third Party Vendor to provide the services listed above on a best-efforts basis and there is no guarantee that the Third Party Vendor will be able to meet all requests. In the event of any disputes, the decision of the Bank, the Third Party Vendor, the respective merchants and service providers shall be final.
6. A Priority Private Client must make his/her own final selection and determination on who to appoint to provide any of the underlying services (where applicable) and/or which merchant to use, even though the arrangements may be facilitated by the Third Party Vendor.
7. The Bank is not liable for any acts or omissions of the Third Party Vendor and/or the Third Party Vendor's subcontractors, including but not limited to any negligent acts of the Third Party Vendor and/or the Third Party Vendor's subcontractors. In addition, the Bank is not liable for any of the vendors or service providers engaged by a Priority Private Client pursuant to the Services. In utilising the Services, the Priority Private Client agrees that he/she does so at his/her own risk. The Priority Private Client acknowledges that the Services (and any underlying goods or services procured pursuant to the Services) are managed by a Third party and the Bank makes no warranty or representation on the quality or fitness for purpose of the goods and services of such a Third party. The Bank will not be liable for any loss, injury, claim or damage suffered or incurred arising from or in connection with the use of the Services.
8. In the event the Priority Private Client engages any Third Party service provider or vendors which are arranged by the Third Party Vendor, the Priority Private Client shall be solely responsible for all fees and charges of such a Third Party service provider or vendor.
9. The Bank is not an agent of the Third Party Vendor and/or the Third-Party Vendor's subcontractors and vice versa.
10. The Bank makes no warranty or representation as to the quality of the service, and assumes no liability or responsibility for the fault, negligence, acts or omissions of the Third Party Vendor or its subcontractors (including the chauffeurs) or any of the service providers engaged pursuant to the Concierge Service. Any dispute with the Third Party Vendor, chauffeur or service provider shall be resolved directly between the Priority Private Client and them. The Bank is not obliged to assist or act on your behalf in communicating with the Third Party Vendor/chauffeurs/service providers.
11. In the event of any dispute between the Priority Private Client and the Third Party Vendor on what constitutes an 'out of scope' service and the accompanying fees and charges, the decision of the Third Party Vendor and/or the Bank shall be final.

## **General**

1. In the event that a Priority Private Client terminates his/her Priority Private Banking relationship or fails to maintain the minimum AUM to be a Priority Private Client, the Bank reserves the right to terminate the Priority Private Client's eligibility to the Programme without prior notice.
2. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Programme, including eligibility. The Bank's determination of all matters relating to this Programme shall be final and conclusive and no correspondence will be entertained.
3. The Bank reserves the right to do any of the following without prior notice: (i) terminate, withdraw, shorten or extend this Programme at the Bank's sole discretion, with or without prior notice or reason; and (ii) vary, modify, add or delete any of the terms of the Programme. You understand and agree to be bound by any such variation.
4. Please read these Programme Terms and Conditions together with our Customer Terms, Priority Banking Terms Credit Card Terms, Current/Cheque/Savings Account and SGD Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, and Investment Product Terms (collectively, "Other Terms"). If there is any inconsistency between these terms and the Other Terms, these Programme Terms and Conditions prevail only to the extent of such inconsistency.
5. 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 Programme T&Cs.
6. The Programme 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.

## **IMPORTANT DISCLAIMERS:** **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured