

Standard Chartered Liverpool FC Tour 2015 Lucky Draw Terms and Conditions

1. This Liverpool FC Tour 2015 Lucky Draw (“**Lucky Draw**”) is organised by Standard Chartered Bank (Singapore) Limited (“**Bank**”) in conjunction with Liverpool FC’s pre-season tour in 2015 (“**LFC Tour**”), which includes a match between Liverpool FC (“**LFC**”) and the Malaysian XI at the Bukit Jalil National Stadium, Malaysia, on 24 July 2015 (Friday), details of which are available at <http://www.lfctour.com> and may be subject to changes without prior notice.
2. Persons who are employees of the Bank at any point up to the date of Notification (as defined below) are not eligible to participate in the Lucky Draw.

Eligibility

3. To participate in the Lucky Draw, you must do one or more of the following during the period between 15 May 2015 and 15 June 2015 (both dates inclusive) (“**Promotion Period**”) in order to stand a chance (“**Chance**”) to win the Prize(s) (as defined below), provided always that you satisfy all the qualifying criteria set out in these terms and conditions:

S/No.	Description	No. of Chance(s) awarded
3.1	<p>Be new to and apply for any one of the following deposit products* offered by the Bank in Singapore as a main account holder, and have your application approved.</p> <p>The following deposit products are eligible:</p> <ul style="list-style-type: none">(a) Bonus\$aver(b) E\$aver <p>For the avoidance of doubt, successful applications for any one of the above products will only entitle you to one chance per product, regardless of the number of accounts opened for each product.</p>	1
3.2	<p>3.2.1 Fulfill any of the following conditions:</p> <ul style="list-style-type: none">(a) Be new to and apply for a credit card issued by the Bank (“Card”) in Singapore as a principal cardholder (“Cardholder”), and have your application approved; or(b) Charge at least S\$50 on Qualifying Transactions to any Standard Chartered Cards issued by the Bank in Singapore as a principal cardholder. (<u>Note</u>: Every S\$50 charged to each Card will entitle you to one (1) chance)	1

3.2.2 The following Cardholders are not eligible for the Lucky Draw:

(a) Cardholders holding the following cards:

- (i) AIA co-brand Cards;
- (ii) Prudential co-brand Cards;
- (iii) Corporate Liability Cards; and
- (iv) Business Platinum Cards.

(b) New and existing Cardholders:

- (i) whose Card accounts are suspended, cancelled or terminated for any reason during the Promotion Period; or
- (ii) whose amounts charged to their Cards and which entitle them to participate in the Lucky Draw are in dispute;

at any point during the Promotion Period and up to the date of Notification (as defined below).

3.2.3 Qualifying Transactions refer to transactions that do not belong to any of the following categories:

- (a) insurance premiums, including premiums for investment-linked policies, charged to a Card;
- (b) online bill payment;
- (c) payments made to the Immigration & Checkpoints Authority and the Ministry of Manpower;
- (d) income tax payments;
- (e) EZ-Link cards transactions;
- (f) Transit Link transactions;
- (g) balance transfers to a Card, cash advances from a Card, purchases via NETS;
- (h) ongoing and new instalment payments;
- (i) any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to a Card;
- (j) any amount charged to a Card during the Promotion Period that is subsequently cancelled, voided or reversed; and
- (k) balance owing on a Card account from other months.

	For Qualifying Transactions that are denominated in foreign currency other than Singapore dollars, the transaction amount considered for the purpose of determining eligibility for the Promotion will be inclusive of the exchange rate conversion and commission, if any.	
3.3	Be new to and apply for the CashOne personal loan offered by the Bank in Singapore, with an approved loan amount of no less than S\$1,000, and have your application approved.	1
3.4	Be new to and apply for Priority Banking membership with the Bank, and have your application for membership approved.	2

4. There is no limit to the number of chances you may earn in the Lucky Draw.
5. For the avoidance of doubt, only new applications received and approved by the Bank during the Promotion Period are eligible for the Lucky Draw; and you must not have had any banking products and/or services previously held with the Bank suspended, cancelled or terminated for any reason. Your new account and/or membership with the Bank (which has been approved during the Promotion Period) 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 issuance and/or redemption of the Prizes, as determined by the Bank in its sole and absolute discretion.
6. Your eligibility to participate in the Lucky Draw is subject to the Bank's review and final approval of your application for any banking product and/or service during the Promotion Period. You will no longer be eligible for the Lucky Draw if the Bank withdraws its approval at any point during the Promotion Period and up to the date of Notification (as defined below).
7. By participating in the Lucky Draw and/or otherwise signing up for any of the banking products and services offered by the Bank in Singapore:
 - (a) you agree to be bound by these terms and conditions and any other terms and conditions that govern your banking relationship with the Bank and/or otherwise applicable to the products and services provided by the Bank to you, copies of which are available at the Bank's website at sc.com/sg (Collectively, "**Terms and Conditions**"); and
 - (b) you consent to the Bank's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to 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, organising and promoting the Lucky Draw, or otherwise for purposes relating to the Lucky Draw; 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.

8. The Bank reserves the right, at its sole and absolute discretion, to disqualify any one or more of the **Winners** (as defined below) following Notification, if the **Winners** are determined to be ineligible for any reason whatsoever, including a breach of any provision of these Terms and Conditions.

Prizes

9. A total of 50 winners ("**Winners**") will be selected pursuant to the Lucky Draw. Each Winner will win a pair of Category 2 match tickets ("**Prize Tickets**") worth MYR 776 per pair to the football match between LFC and Malaysian XI held at the Bukit Jalil National Stadium, Malaysia on 24 July 2015. For the avoidance of doubt, any flights, transportation to and from the match venue, and accommodation are not included.
10. In addition, one of the **Winners** will also win a package for a trip for two (the "**Top Prize**") to Anfield, Liverpool, England ("**Anfield**") worth US\$14,000 in total, consisting of:
 - (i) Two (2) economy class return flight tickets to the United Kingdom (Manchester), and airport transfer from the United Kingdom (Manchester) to Accommodation, as stipulated at Clause 10((iii)) in Liverpool;
 - (ii) Two (2) general admission tickets with pre-determined seat numbers and No. 7 Lounge hospitality to watch the first home match of LFC for the English Premier League 2015 / 2016 season starting 8 August 2015;
 - (iii) Accommodation for two for a three (3) day stay in a suitable location to be determined at the sole and absolute discretion of the Bank ("**Accommodation**"); and
 - (iv) A tour of Anfield Stadium.

(The above prizes stated above at Clauses 9 and 10 will collectively be referred to as the "**Prizes**", and individually a "**Prize**".)
11. The Lucky Draw will be conducted on 24 June 2015 at a venue determined by the Bank.
12. The **Winners** will be randomly selected by an automated computerised system and verified by an external auditor. We reserve the discretion to change the Lucky Draw mechanics without giving prior notice or reason. We may appoint any independent party as we deem fit as the external auditor for the Lucky Draw.
13. **Winners** will be notified by the Bank on or before 30 June 2015 or on a date determined by the Bank at its sole and absolute discretion ("**Announcement Date**"),

via ordinary mail to the respective Winners' mailing address last registered and/or updated with the Bank ("**Notification**").

14. In addition, the Bank will contact the winner of the Top Prize within two (2) weeks from the Announcement Date to collect any further details required and/or otherwise to facilitate the processing of the Top Prize. The winner of the Top Prize shall be solely responsible for furnishing such details. The Top Prize is non-transferable and non-assignable once such details are confirmed, and/or otherwise furnished by the winner of the Top Prize.
15. The Winners shall collect their Prize Tickets no later than two (2) weeks from the Announcement Date in accordance with the procedure stipulated in the Notification, unless otherwise notified by the Bank. The winner of the Top Prize shall strictly comply with any directions given by the Bank in relation to the collection of the Top Prize.
16. The Prizes are on an "as it is" basis; and each Winner is limited to a maximum of one (1) Prize for the Lucky Draw (excluding the winner of the Top Prize). Prizes are non-transferable, non-assignable, non-exchangeable and non-redeemable for cash. Save as set out herein, the Bank will not be liable or responsible for any additional expenditure that are incurred by the Winners. Any additional expenses shall be solely borne by the Winners.
17. Prizes may be forfeitable at the sole and absolute discretion of the Bank if the Prizes are not collected in time or at all. Upon the exercise of such discretion by the Bank, the winner shall forfeit all rights and entitlement to any Prizes. All decisions of the Bank are final and binding.
18. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prizes. The Bank is not an agent of the merchants supplying the Prizes. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes. Any dispute about the quality, value, condition or performance of the Prizes is to be resolved directly with the respective merchants. The Bank reserves the right to replace or substitute the Prize with any item of equivalent or similar value, without prior notice or reason.
19. The Bank reserves the right to replace or substitute any Prize with any item of equivalent or similar value, without prior notice or reason.
20. Winners are solely responsible for obtaining all necessary travel documentation including, without limitation, passports and visas for himself/herself and any companion. Insurance, including travel insurance, is not included in any of the Prize, and Winners are strongly advised to take out insurance cover for all appropriate risks. All other expenses (including, without limitation, taxes, fees, gratuities and other expenses) incurred in addition to the value of the Prizes expressly set out in Clauses 9 and 10 are at the sole expense of the winner and his/her companion. The Bank and/or LFC is not responsible for any consequences, including but not limited to costs incurred, if the Winner's and/or his/her companion is unable to travel overseas to

attend the matches, whether by reason of their failure to obtain the necessary visa or otherwise.

21. Access to Anfield for LFC's final Premier League home match of the season and Liverpool FC Tour 2015 will be subject to LFC's Ticketing Terms and Conditions.
22. The Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of a Prize, or participation in the Lucky Draw, or otherwise.

Promotional Events and Collection of Personal Information

23. By accepting any Prize, the winner agrees that the Bank may use the winner's name and photo for advertising and promotional purposes without further consideration:
 - (a) in any major newspaper in Singapore;
 - (b) over the air via radio shows in Singapore;
 - (c) on television screens at selected marketing locations in Singapore;
 - (d) on the websites of the Bank; and
 - (e) on any social media channels including but not limited to Facebook, Twitter and Instagram.
24. Notwithstanding the above, the Bank is under no obligation to disclose the identity of the winners or to publish the same for any reason whatsoever at any point of time.
25. Furthermore, winners may be invited to participate in public relations events to generate press coverage for the Lucky Draw, including but not limited to prize-giving ceremonies, press conferences, and interviews.

General

26. Unless otherwise stated, this Lucky Draw is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
27. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Lucky Draw, including your eligibility and the applicable criteria. The Bank's determination of all matters relating to this Lucky Draw shall be final and binding and no appeal or objection on any grounds will be entertained.
28. 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.

29. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of these terms and conditions, or to terminate, withdraw the Lucky Draw, or to extend or shorten the Promotion Period, without prior notice or reason.
30. These terms and conditions are to be read in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Credit Card Terms, and the relevant products and/or programme terms (collectively, "**Other Terms**"). If there are any inconsistencies between these terms and the Other Terms, these terms prevail only to the extent of such inconsistencies.
31. These Terms and Conditions are governed by and construed in accordance with the laws of the Republic of Singapore and the participants agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
32. Our decision in all matters arising out of or in connection with the Lucky Draw is final and conclusive and the Bank has the discretion to not entertain any correspondence in relation to the Lucky Draw.
33. All information is accurate as at the time of publication.

***Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$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.