

Terms and Conditions of Standard Chartered Bank x SingSaver Exclusive: Priority Banking iPad Lucky Draw (the "Lucky Draw")

1. This Lucky Draw is organised by SingSaver Pte. Ltd. ("SingSaver").
2. Eligible Customers who successfully start an application for and open a Standard Chartered Wealth Saver account and start a Priority Banking relationship after submitting a lead for the same through SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive an Apple iPad Pro 11" Wifi 128GB (worth S\$1,272.30).

3. Promotion Period

- i. 15 Apr 2024, 9AM - 12 May 2024, 11.59PM, both days inclusive, unless otherwise stated.

4. Eligible Customers

- i. In order to be eligible for a chance to receive a Lucky Draw Gift and to comprise "Eligible Customers", a user is required to, during the Promotion Period:
 - a. Be a Resident of Singapore aged 21 or above;
 - b. Submit a lead for a Standard Chartered Priority Banking (WealthSaver) account (the "**Eligible Product**") through SingSaver's "**Standard Chartered Priority Banking Lead Form**" as a New-to-Bank main account holder & new-to-WealthSaver deposit account holder during the Promotion Period through <https://www.singsaver.com.sg/campaign/scb-priority-banking> or <http://www.singsaver.com.sg/>;
 - c. Be contactable via the email address and Singapore phone number provided to SingSaver, i.e by providing a valid Singapore phone number which starts with +65, and a valid email address;
 - d. Be approved by Standard Chartered Bank on or before 31 May 2024, where the approval given is final and unconditional, and successfully open the account for the Eligible Product;
 - e. Deposit a minimum sum of S\$200,000 in Fresh Funds into the account for the Eligible Product or any Standard Chartered current/cheque account(s) and/or savings account(s) and/or time deposit(s) in the primary name of the Eligible Customer within 1 calendar month from the month of opening the account for the Eligible Product, where "Fresh Funds" means funds that do not originate from any existing account with Standard Chartered and funds that are not withdrawn and re-deposited with Standard Chartered within the 30 days prior to opening of the account for the Eligible Product. Time Deposit(s) are recognised as eligible "fresh funds" for the purposes of this Lucky Draw; and
 - f. Maintain month-end balances of at least S\$200,000 (or its equivalent in foreign currency) of Fresh Funds in the account for the Eligible Product opened under this Lucky Draw for at least six (6) calendar months, until the end of month 6 after the month in which the account for the Eligible Product was opened.
- ii. "New-to-Bank & new-to-WealthSaver" means a user who has not had a previous current/cheque account(s) and/or savings account(s) and/or time deposit(s) as the primary account holder with Standard Chartered Bank Singapore suspended, canceled or terminated

- in the twelve (12) months prior to their application for an Eligible Product as part of this Lucky Draw.
- iii. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any entries to the Lucky Draw if the user is not a Resident of Singapore.
 - iv. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore and/or is not New-to-Bank & new-to-WealthSaver.

5. Specific Product & Requirements

- i. For the purposes of this Lucky Draw, the Product Provider and Eligible Product are as follows:

Product Provider	Eligible Product
Standard Chartered Bank	Standard Chartered WealthSaver Account

- ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

6. Conduct of Lucky Draw and Lucky Draw Gift

- i. Three (3) Eligible Customers will be randomly selected as lucky draw winners after the end of the Promotion (each a "**Winner**"). Winners will be drawn randomly on **23 December 2024** at the SingSaver office located at 70 Shenton Way, #18-15, Singapore 079118, by 6pm SGT in the presence of external auditors, or such other time as may be determined and announced by SingSaver.
- ii. Each Eligible Customer who fulfills the conditions specified in Clause 4 will have a **maximum of one (1) entry** to the Lucky Draw to receive the following Lucky Draw Gifts:
 - a. 1 Apple iPad Pro 11" Wifi 128GB (worth S\$1,272.30).
- iii. The submission of a SingSaver Standard Chartered Priority Banking Lead Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- iv. Receiving, completing or submitting a SingSaver Standard Chartered Priority Banking Lead Form does not confirm that an application for an Eligible Product was made via SingSaver.
- v. Duplicate or subsequent submissions of the SingSaver Standard Chartered Priority Banking Lead Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- vi. For the avoidance of doubt, each Eligible Customer may only win a **maximum of one (1) Lucky Draw Gift**.
- vii. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.
- viii. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is selected more than once.

- ix. For the avoidance of doubt, participation in this Lucky Draw does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Lucky Draw.
- x. Winners agree and acknowledge that (i) the Lucky Draw Gift may not include any warranty and (ii) SingSaver does not guarantee any applicable warranty period for any Lucky Draw Gift. To the extent that a supplier warranty applies to the Lucky Draw Gift, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- xi. The Lucky Draw Gift is subject to availability. SingSaver reserves the final right to change the Lucky Draw Gift without prior notice and reserves the right to replace any Lucky Draw Gift with alternatives of similar value.
- xii. The Lucky Draw Gift is non-transferable, non-exchangeable nor refundable for cash or other rewards. SingSaver accepts no responsibility for any variation of the Lucky Draw Gift due to circumstances outside SingSaver's control.
- xiii. SingSaver is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacture of the Lucky Draw Gift.
- xiv. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Lucky Draw Gift. Any enquiries regarding the Reward should be directed to the service provider/manufacture of the Lucky Draw Gift.
- xv. Where a Lucky Draw Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.
- xvi. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- xvii. Apple is not a sponsor or participant of this Contest.

7. Lucky Draw Gift Redemption Terms

- i. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by **30 December 2024**
- ii. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the Lucky Draw (by 23 December 2024). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- iii. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.
- iv. SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Eligible Product application or Standard Chartered Priority Banking Lead Form is found to have been made via other channels, made outside of the applicable Promotion Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Lucky Draw Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.

- v. Any Lucky Draw Gift not claimed more than 2 months after the announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the customers, and the unclaimed Lucky Draw Gift may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any customer whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- vi. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- vii. By accepting any Lucky Draw Gift, Winners agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Lucky Draw Gift.

8. General Promotion Terms and Conditions

- i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Lucky Draw and/or the Lucky Draw Gift.
- ii. By participating in this Lucky Draw, Eligible Customers agree to be bound by these Terms and Conditions.
- iii. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Contest, these Terms and Conditions shall prevail.
- iv. Winners agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
- v. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Lucky Draw if the launch of the Lucky Draw is delayed and shall have no liability for the same.
- vii. Lucky Draw Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Eligible Customers are responsible for checking the quality of the Lucky Draw Gift at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gift including but not limited to their quality, supply, delivery and maintenance.
- viii. By participating in this Lucky Draw, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Contest and they will not use this Lucky Draw for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- ix. Eligible Customers who provide inaccurate or incorrect information in the Standard Chartered Priority Banking Lead Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Lucky Draw Gift.

- x. Any queries regarding the Lucky Draw Promotion (excluding those with regard to the Lucky Draw itself) received more than 6 months after the end of the Promotion Period will not be responded to.
- xi. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- xii. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Gift(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- xiii. By agreeing to the terms and conditions of this Lucky Draw, Eligible Customers agree to receive communications from SingSaver in relation to this Lucky Draw, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- xiv. By submitting a Standard Chartered Priority Banking Lead Form as part of this Lucky Draw, an Eligible Customer agrees and consents to:
 - a. SingSaver sending the information provided in the Standard Chartered Priority Banking Lead Form to the Product Provider to facilitate the Eligible Customer's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - b. SingSaver sending relevant information provided in the Standard Chartered Priority Banking Lead Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Lucky Draw Gift, in accordance with SingSaver's [Privacy Policy](#); and
 - c. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with this Lucky Draw, including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Lucky Draw Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- xv. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Lucky Draw does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- xvi. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Lucky Draw, including circumstances which may limit an Eligible Customer's ability to participate in the Lucky Draw (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Lucky Draw, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Lucky Draw Gift.
- xvii. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion prizes, are the property of their respective owners. SingSaver and the

Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.

- xviii. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Contest does not take into account investment objectives, financial situations or financial needs.
- xix. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this Contest or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- xx. SingSaver and the Product Provider shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in this Contest.
- xxi. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.