



Member-Get-Member Home Loan Referral Promotion

1. This Member-Get-Member Home Loan Referral Promotion ("**MGMHL Promotion**") is available from 1 April 2021 to 30 June 2021, both dates inclusive ("**Promotion Period**"). By participating in this MGMHL Promotion, you agree to be bound by these terms.
2. This MGMHL Promotion is open to all personal banking and priority banking customers ("Existing Customers" or "you") of Standard Chartered Bank (Singapore) Limited (or "us" or "we" or "our" or "Bank") who refer any friend or family member to us ("Referred Individual") during the Promotion Period, and where our Home Loan letter of offer is accepted by the Referred Individual on or before 15 July 2021.
3. Prior to referring a Referred Individual to the Bank, you must:
 - a. Consent to the Bank disclosing your name to such Referred Individual;
 - b. Obtain the consent of such Referred Individual to your provision of the personal data relating to such Referred Individual to the Bank. You must also inform each Referred Individual of the purpose. The purpose is to use their personal data by providing it to the Bank for marketing of the Bank's products and services;
 - c. Inform, and obtain the consent of, such Referred Individual to the Bank's representative contacting them via phone and SMS;
 - d. Inform the Referred Individual that a reward will be accorded to you if the terms and conditions of this MGMHL Promotion are complied with; and
 - e. Inform, and obtain the consent of, such Referred Individual that the quantum of the approved Home Loan application and/or the application status of their Home Loan application with the Bank would be disclosed to you by virtue of the reward you receive under this MGMHL Promotion.
4. A referral will not be considered successful if made by the following groups who are not eligible to participate in this MGMHL Promotion:
 - a. All employees within the Bank's Retail Banking Client Relationship teams and/or Client Acquisition teams (as at the date of the referral), and/or the immediate families of such employees;
 - b. Business Clients and Commercial Clients; and
 - c. Existing Customers whose accounts with us including but not limited to savings or current/ cheque accounts or card accounts have been suspended, cancelled or terminated for any reason during the Promotion Period.
5. For clarity, referrals of staff loans are also excluded from this MGMHL Promotion.
6. You will be eligible to receive the referral fee set out in the table below ("Referral Fee") on a per successful referral basis ("Successful Referral") where:
 - a. The referral is made during the Promotion Period;
 - b. The referral is made in compliance with the Personal Data Protection Act 2012;
 - c. The Referred Individual referred to us and all co-applicants (if any):
 - i. submit their Home Loan application to us during the Promotion Period; and
 - ii. are at least 21 years of age as at the date of their Home Loan application
 - d. the Referred Individual's Home Loan application is approved by us; and our Home Loan letter of offer is accepted by the Referred Individual on or before 15 July 2021.

LOAN AMOUNT (FOR COMPLETED AND UNDER CONSTRUCTION HDB AND PRIVATE PROPERTIES)	REFERRAL FEES (FOR NEW PURCHASE OR REFINANCE)
<S\$800K	0.12% of the loan amount, capped at S\$500
S\$800K to <S\$1.5M	0.12% of the loan amount, capped at S\$800
S\$1.5M and above	0.12% of the loan amount, capped at S\$1,300

7. The date of the referral shall be determined as the date that the Bank receives the contact details of the Referred Individual.
8. If more than one (1) Existing Customer refers the same Referred Individual to the Bank during the Promotion Period under the MGMHL Promotion, only the first Existing Customer who refers the Referred Individual to the Bank is eligible for the Referral Fee. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Existing Customer made the first referral.
9. Each Existing Customer is limited to Referral Fees for the first 10 Successful Referrals per calendar month basis, notwithstanding that more than 10 Successful Referrals may have been made during that calendar month. The Referral Fee will be credited to an account held with us as designated by the Existing Customer (and reflected as "CB Lending Operations" in the Referrer's consolidated monthly statement).
10. By participating in this Campaign, the Existing Customer confirms that the Referral Fee obtained is not used in any manner to fund the property purchased by the Existing Customer or the Referred Individual.
11. We reserve the right not to pay Existing Customers the Referral Fee if:
 - a. The information provided above in relation to the Referral Applicants is incomplete or inaccurate; or
 - b. The Referral Fee in respect of the Referred Individuals has been paid to a third party.
12. We reserve the right to determine at our sole and absolute discretion whether Existing Customers have complied with all the requirements of this MGMHL Promotion to be entitled to a Referral Fee.
13. We may at any time vary, modify, add or delete any of the terms and conditions governing this MGMHL Promotion, including revising the Referral Fee payable, or terminating or withdrawing this MGMHL Promotion, without prior notice or reason.
14. Our decision in all matters arising out of or in connection with this MGMHL Promotion is final and conclusive and no correspondence will be entertained. The Bank's decision on all matters related to this MGMHL Promotion will be final and binding on all Existing Customers who participate.
15. In the event of any inconsistency between these terms and any brochures, marketing or promotional materials relating to the MGMHL Promotion, these terms shall prevail to the extent of such inconsistency.

16. By participating in this MGMHL Promotion, you consent to the use of your personal data for marketing purposes, including but not limited to the use of your telephone number to contact you about products and promotions offered by the Bank from time to time via telephone, SMS or multimedia messaging. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register your contact information with the national Do Not Call Registry.
17. This Member-Get-Member Home Loan Referral Campaign Terms and Conditions is to be read in conjunction with our Customer Terms, Mortgage Facility Terms and any other specific product terms that may be applicable in relation to this MGMHL Promotion (collectively, "Other Terms"). If there is any inconsistency between the Other Terms and these terms, these terms prevail only to the extent of such inconsistency.
18. A person who is not a party to these terms has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion T&Cs.
19. These terms 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 the time of publication.

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