



CashOne Lucky Draw 2021 Promotion Terms and Conditions

1. This CashOne Lucky Draw 2021 Promotion (the “Promotion”) is available from 7 May 2021 to 31 July 2021 (both dates inclusive) (the “Promotion Period”).
For the purpose of this promotion, each person who fulfils the criteria set out at Clause 3 below shall be referred to as an “Eligible Account Holder”, and collectively such persons shall be referred to as the “Eligible Account Holders”. By participating in the Promotion, you agree to be bound by these terms and conditions.
2. For the avoidance of doubt, for you to be eligible for this Promotion, your CashOne or Credit Card Instalment Loan account must be valid (i.e. must not be suspended, cancelled and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by Standard Chartered Bank (Singapore) Limited (the “Bank” or “we”) in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) from 7 May 2021 to 16 September 2021 (both dates inclusive).

Participation

3. To participate in the Promotion,
 - a. you must apply for a CashOne, a Credit Card Instalment Loan or a top up loan on your existing Credit Card Instalment Loan with the Bank;
 - b. the Bank receives your Application;
 - c. the Application (as defined at Clause 4 below) must be approved by the Bank within the Promotion Period; and
 - d. the approved loan amount for your CashOne or Credit Card Instalment Loan (“Approved Loan Amount”) or the approved top up loan amount for your top up loan on your existing Credit Card Instalment Loan account with the Bank (“Approved Top Up Loan Amount”), as the case may be, pursuant to this Promotion, must be a minimum of S\$1,000.
4. For the purposes of this Promotion, each application fulfilling Clause 3a above is an “Application” and each 1st Lucky Draw Eligible Account (defined at Clause 6 below), 2nd Lucky Draw Eligible Account (defined at Clause 7 below) and 3rd Lucky Draw Eligible Account (defined at Clause 8 below) shall be known as-an “Eligible Account”.

Lucky Draw Mechanics

5. For the purposes of this Promotion, there will be three (3) lucky draws, which will be held on 24 June 2021 (“1st Lucky Draw”), 22 July 2021 (“2nd Lucky Draw”) and 26 August 2021 (“3rd Lucky Draw”) respectively.
6. If an Eligible Account Holder’s Application is approved by the Bank during the period of 7 May 2021 to 31 May 2021 (both dates inclusive) (“Period 1”), the account that is opened in respect of such an Application (each such account a “1st Lucky Draw Eligible Account”) will be allocated 1 chance to participate in the 1st Lucky Draw (each such chance a “1st Lucky Draw Chance”) for every S\$1,000 that the Bank agrees to lend to the Eligible Account Holder in respect of such an Application.
7. If an Eligible Account Holder’s Application is approved by the Bank during the period of 1 June 2021 to 30 June 2021 (both dates inclusive) (“Period 2”), the account that is opened in respect of such an Application (each such account a “2nd Lucky Draw Eligible Account”) will be allocated 1 chance to participate in the 2nd Lucky Draw (each such chance a “2nd Lucky Draw Chance”) for every S\$1,000 that the Bank agrees to lend to the Eligible Account Holder in respect of such an Application. In addition, if an Eligible Account Holder does not win any Prize in the 1st Lucky Draw but has a 1st Lucky Draw Eligible Account which has been allocated one or more 1st Lucky Draw Chances, the Bank will allocate one or more 2nd Lucky Draw Chances to this particular 1st Lucky Draw Eligible Account, and the number of such 2nd Lucky Draw Chances shall be equivalent to the number of 1st Lucky Draw Chances that was allocated to this particular 1st Lucky Draw Eligible Account.

Standard Chartered Bank (Singapore) Limited

8. If an Eligible Account Holder's Application is approved by the Bank during the period of 1 July 2021 to 31 July 2021 (both dates inclusive) ("Period 3"), the account that is opened in respect of such an Application (each such account a "3rd Lucky Draw Eligible Account") will be allocated 1 chance to participate in the 3rd Lucky Draw (each such chance a "3rd Lucky Draw Chance") for every S\$1,000 that the Bank agrees to lend to the Eligible Account Holder in respect of such an Application. In addition, if an Eligible Account Holder does not win any Prize in the 1st Lucky Draw and 2nd Lucky Draw but has a
- 1st Lucky Draw Eligible Account which has been allocated one or more 2nd Lucky Draw Chances, the Bank will allocate one or more 3rd Lucky Draw Chances to this particular 1st Lucky Draw Eligible Account, and the number of such 3rd Lucky Draw Chances shall be equivalent to the number of 1st Lucky Draw Chances that was allocated to this particular 1st Lucky Draw Eligible Account; and/or
 - 2nd Lucky Draw Eligible Account which has been allocated one or more 2nd Lucky Draw Chances, the Bank will allocate one or more 3rd Lucky Draw Chances to this particular 2nd Lucky Draw Eligible Account, and the number of such 3rd Lucky Draw Chances shall be equivalent to the number of 2nd Lucky Draw Chances that was allocated to this particular 2nd Lucky Draw Eligible Account.
9. The table below illustrates the number of chance(s) allocated to an Eligible Account based on the time period in which an Eligible Account Holder's Application is approved by the Bank and the Approved Loan Amount or Approved Top Up Loan Amount, as the case may be:

	Type of Eligible Account	Approved Loan Amount/ Approved Top Up Loan Amount	Approved Month	Number of chance(s) allocated
Eligible Account Holder A	1 st Lucky Draw Eligible Account	S\$27,200	Period 1	27 1 st Lucky Draw Chances
	1 st Lucky Draw Eligible Account	S\$16,000	Period 1	16 1 st Lucky Draw Chances
	2 nd Lucky Draw Eligible Account	S\$3,800	Period 2	3 2 nd Lucky Draw Chances
Eligible Account Holder B	3 rd Lucky Draw Eligible Account	S\$12,300	Period 3	12 3 rd Lucky Draw Chances

10. In the event an Eligible Account Holder wins a Prize in the 1st Lucky Draw, the Bank will notify him/her, by way of an SMS which is sent to the mobile number that the Bank has on file for him/her, of the 1st Lucky Draw Eligible Account which was allocated the 1st Lucky Draw Chance which enabled him/her to win the Prize in the 1st Lucky Draw (each such account a "1st Lucky Draw Winning Account") and this 1st Lucky Draw Eligible Account will not be eligible for the 2nd Lucky Draw and 3rd Lucky Draw and will not be allocated any 2nd Lucky Draw Chances and 3rd Lucky Draw Chances.
11. Similarly, in the event an Eligible Account Holder wins a Prize in the 2nd Lucky Draw, the Bank will notify him/her, by way of an SMS which is sent to the mobile number that the Bank has on file for him/her, of the 1st Lucky Draw Eligible Account or 2nd Lucky Draw Eligible Account, as the case may be, which was allocated the 2nd Lucky Draw Chance which enabled him/her to win the Prize in the 2nd Lucky Draw (each such account a "2nd Lucky Draw Winning Account") and this 1st Lucky Draw Eligible Account or 2nd Lucky Draw Eligible Account, as the case may be, will not be eligible for the 3rd Lucky Draw and will not be allocated any 3rd Lucky Draw Chances.
12. Each 3rd Lucky Draw Eligible Account which is allocated a 3rd Lucky Draw Chance which enables an Eligible Account Holder to win a Prize in the 3rd Lucky Draw shall be known as a "3rd Lucky Draw Winning Account" and each 1st Lucky Draw Winning Account, 2nd Lucky Draw Winning Account and 3rd Lucky Draw Winning Account shall be known as a "Winning Account".

Example of how 1st Lucky Draw Chances, 2nd Lucky Draw Chances and 3rd Lucky Draw Chances are allocated for Eligible Account Holder A mentioned in Clause 9

Type of Eligible Account	Approved Loan Amount / Approved Top Up Loan Amount	Approved Month	Number of chance(s) allocated
1 st Lucky Draw Eligible Account	S\$27,200	Period 1	27 1 st Lucky Draw Chances
1 st Lucky Draw Eligible Account	S\$16,000	Period 1	16 1 st Lucky Draw Chances
2 nd Lucky Draw Eligible Account	S\$3,800	Period 2	3 2 nd Lucky Draw Chances

In the 1st Lucky Draw, Eligible Account Holder A has 43 chances (made up of 27 1st Lucky Draw Chances from a 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$27,200 and 16 1st Lucky Draw Chances from another 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$16,000).

Assuming Eligible Account Holder A did not win in the 1st Lucky Draw, Eligible Account Holder A would now have 46 chances (made up of 27 1st Lucky Draw Chances from a 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$27,200, 16 1st Lucky Draw Chances from another 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$16,000 and 3 2nd Lucky Draw Chances from a 2nd Lucky Draw Eligible Account with Approved Loan Amount / Approved Top Up Loan Amount of S\$3,800) in the 2nd Lucky Draw.

However, if any one of Eligible Account Holder A's 16 1st Lucky Draw Chances from a 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$16,000 wins in the 2nd Lucky Draw, Eligible Account Holder A's remaining 1st Lucky Draw Chances from the winning 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$16,000 will not be eligible for the 3rd Lucky Draw.

In the 3rd Lucky Draw, Eligible Account Holder A will still have 30 chances (made up of 27 1st Lucky Draw Chances from a 1st Lucky Draw Eligible Account with approved Loan Amount / Approved Top Up Loan Amount of S\$27,200 and 3 2nd Lucky Draw Chances from a 2nd Lucky Draw Eligible Account with Approved Loan Amount / Approved Top Up Loan Amount of S\$3,800).

Prizes and Prizes Allocation

13. There are 3 prizes each for the 1st Lucky Draw, 2nd Lucky Draw and 3rd Lucky Draw, the details of which are set out in the table below (each such prize a “Prize” and collectively the “Prizes”)

Lucky Draw	Prizes	Quantity
1 st Lucky Draw	S\$10,000	1
	S\$5,000	1
	S\$2,000	1
2 nd Lucky Draw	S\$10,000	1
	S\$5,000	1
	S\$2,000	1
3 rd Lucky Draw	S\$10,000	1
	S\$5,000	1
	S\$2,000	1

14. The Prizes allocated will be chosen by our computer programme designed specifically for the purpose of the Promotion at 9 Changi Business Park Crescent, Standard Chartered Bank @ Changi 2, Singapore 486005. The computer programme will randomly allocate the Prizes to the Eligible Account Holders on 24 June 2021 at 2pm, 22 July 2021 at 2pm and 26 August 2021 at 2pm.
15. The random selection and allocation of Prizes to the respective Winning Accounts will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.
16. The Prizes will be credited to the respective Winning Accounts by:
- 16 July 2021 for the Prizes awarded in the 1st Lucky Draw;
 - 16 August 2021 for the Prizes awarded in the 2nd Lucky Draw; and
 - 16 September 2021 for the Prizes awarded in the 3rd Lucky Draw.

SMSes will be sent to the Eligible Account Holder’s mobile number that the Bank has on file for him/her to inform him/her that the Prize that he/she has won has been credited to his/her CashOne or Credit Card Instalment Loan account. The details of the Prize amount will be reflected in the relevant Eligible Account Holder’s Winning Account by the date mentioned in Clause 16a,16b or 16c.

17. For the purpose of this promotion, each Eligible Account Holder who wins the Prize(s) may have the last 4 characters of their NRIC number / Passport number published on the Bank’s website.

General

18. The Prizes awarded under the Promotion are strictly non-transferable and non-exchangeable for cash or credit or otherwise.
19. No payment or compensation whether in cash, credit or kind shall be made for any lost, misplaced or stolen Prizes
20. The Bank reserves the right to replace or substitute any Prize with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
21. In the event that the Eligible Account Holder terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Prize given to him/her under this Promotion. At the time of crediting of the Prize, the relevant Winning Account must be valid (i.e. must not be suspended, cancelled and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion), failing which, the Prize will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Prize (or such equivalent value) given to him/her.
22. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is valid in conjunction with CashOne Personal Loan Cashback Online Promotion Terms and Conditions and CashOne Personal Loan Cashback Offline Promotion Terms and Conditions.
23. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, and/or you hereby agree to release and hold the Bank and members of the Bank's group harmless for, any expense, costs of any kind (including legal costs), liability, loss (whether foreseeable or not), claim or damage, directly or indirectly, suffered and/or incurred (whether in common law or equity) because of and/or arising from and/or in connection with your acceptance, use or misuse, possession and/or enjoyment of the Prize and/or participation in this Promotion.
24. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Online Promotion and/or to terminate, withdraw, extend or shorten the Promotion at any time in at the Bank's sole and absolute discretion, with or without prior notice or reason.
25. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the CashOne Lucky Draw 2021 Promotion, including your eligibility for the CashOne Lucky Draw 2021 Promotion. The Bank's determination of all matters relating to this CashOne Lucky Draw 2021 Promotion shall be final and binding and no correspondence will be entertained.
26. In the event of any inconsistency between these CashOne Lucky Draw 2021 Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the CashOne Lucky Draw 2021 Promotion, these CashOne Lucky Draw 2021 Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
27. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the Personal Loan / Personal Line of Credit / Overdraft Terms, the Credit Card Terms, the CashOne Product Terms and/or the Credit Card Credit Card Instalment Loan Product Terms (as the case may be) as well as any other product terms that may be applicable in conjunction with the Promotion (collectively, the "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.

28. A person who is not a party to these CashOne Lucky Draw 2021 Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these CashOne Lucky Draw 2021 Promotion Terms and Conditions.
29. These CashOne Lucky Draw 2021 Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these CashOne Lucky Draw 2021 Promotion Terms and Conditions, shall be governed by and are to 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.
30. All information is accurate as at the date of publication.