



Transfer-Login Reward Terms and Conditions

These are the terms for the Transfer-Login Reward organised by us, Trust Bank Singapore Limited.

Who can participate?

This promotion is open only to selected customers who are transferring from Standard Chartered Bank (Singapore) Limited ("SC") and received communications from SC relating to the transfer of their Personal Loan(s) and/or Credit Card(s) to Trust on the Transfer Date (as set out in such communication).

How do I participate?

You will be eligible for the reward when you meet the following criteria:

- (1) You have received notification from Trust of the successful transfer of your Personal Loan(s) and/or Credit Card(s) to Trust via email, SMS and/or push notification; and
- (2) You have logged in to Trust App to view your transferred balances.

What do I get?

The reward will be issued in the form of a digital scratch card, which will be available in the Trust App under Home > Rewards > Quest. Limited to 1 scratch card per eligible customer under this promotion.

The digital scratch card must be claimed by the customer within 10 days from the Transfer Date, failing which it may expire.

When will the cashback award be credited?

1. Once you scratch the scratch card, the cashback will be credited instantly to your Trust account.
2. If you hold more than one of the Trust products below, then the cashback will be credited to the first one on the list below.

Trust product you hold	Account cashback to be credited
Trust Freedom Credit Card	Cashback will be credited to your Trust Freedom Credit Card.
Trust Link or NTUC Link Credit card	Cashback will be credited to your Trust Link or NTUC Link Credit card.
Savings Account by Trust	Cashback will be credited to your Savings Account by Trust.

3. Scratch cards are not transferable or exchangeable for cash.
4. Cashback credited to your Trust Freedom Credit Card or Trust Link/NTUC Link Credit Card can only be used to offset your outstanding balance.
5. No extensions will be allowed, and no reminders will be sent prior to the expiry of scratch cards.
6. Rewards that you win on the scratch card shall be determined by a randomised computerised system, and the decision will be final.

Our General Terms and Conditions apply.

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.