



Transfer-Welcome Reward Promotion Terms and Conditions

These are the terms for the Transfer-Welcome Reward Promotion for selected customers 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") who meet the following criteria:

- (1) The customer has 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); and
- (2) The customer is new to Trust. New to Trust customer means a customer who does not have an existing or cancelled Trust Savings Account and / or Trust Credit Card.

Promotion period

This promotion runs from 31 July 2026 – 2 October 2026.

How do I participate?

Successfully sign up for a Trust Savings Account with us during the promotion period.

What do I get?

The welcome reward will be issued in the form of a digital scratch card, which will be made available within the Trust App under Home > Rewards > Quest. The digital scratch card must be claimed by the customer at the end of the month following the month of issuance, failing which it may expire.

Limited to 1 scratch card per eligible customer under this promotion.

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 Cashback card	Cashback will be credited to your Trust Cashback 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 Cashback 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.