Credit Cards Sign up Quest Promotion Terms and Conditions

These are the applicable terms for the “Credit Cards Sign up Quest” promotion, organised by us, Trust Bank Singapore Limited.

<table>
<tr><td>Promotion Period</td><td>Please refer to your Quest for the promotion period applicable</td></tr>
<tr><td>Who can participate?</td><td>1. This promotion is open to selected Trust customers who are allocated the Quest in their Trust App > Rewards > Quest during the promotion period (eligible customers).
2. You must be a new Trust credit card customer meaning a customer who has no existing or cancelled Trust credit card.</td></tr>
<tr><td>What do you need to do?</td><td>1. Sign up for any Trust credit card (Freedom card, Trust / NTUC Link) during the promotion period.
2. During the promotion period, you will receive one digital scratch card in your Trust App under Rewards > Quests when you onboard successfully with a Trust credit card.</td></tr>
<tr><td>What do you get?</td><td>1. You can only receive a maximum of one digital scratch card under this promotion, in your Trust App under Rewards > Quests.
2. Your scratch card will entitle you to guaranteed cashback or stocks, as provided in your scratch card. The digital scratch card will have to be scratched for rewards to be credited.
3. We aim to make your scratch card available within 24 hours of your successful signup.</td></tr>
<tr><td>How will the reward be credited?</td><td><table>
<tr><th>Reward Type</th><th>Method of crediting</th></tr>
<tr><td>Cashback (SGD)</td><td>Cashback will be credited into your account (as provided below) within 24 hours from the time you scratch your digital card.</td></tr>
<tr><td>Stocks (USD)</td><td>When you scratch your digital scratch card, we will
- Credit the equivalent cash value into your Stocks account in USD
- Use this amount to place a buy order for the stock displayed on your scratch card. We will do this as soon as possible when the market opens
- Once the buy order is executed, you will see it in your holdings. Any unused amount will be credited back to your Stocks account cash balance (rounded to the nearest cent).</td></tr>
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	Order of reward crediting (cashback) Trust Freedom card Trust Link or NTUC Link Credit Card Savings Account by Trust If you hold more than one of the above Trust products, then the cashback reward will be credited to the first one on the list above.
When will the scratch cards expire?	All unused scratch cards will expire 60 days after the date of issuance. This means that if you don't claim your scratch card by end, your reward will be forfeited.

Other Terms and Conditions

You authorize us to effect transactions on your behalf for the fulfilment of the stock reward.

No extensions will be allowed, and no reminders will be sent prior to expiry of scratch cards. Rewards that you win on the scratch card shall be determined by a randomised computerised system, and the decision will be final.

We are not responsible for any losses arising form the receipt, holding or subsequent trading of the stock reward.

Scratch cards are not transferable or exchangeable for cash.

Cashback credited to your Trust Freedom or Trust Link / NTUC Link Credit Card can only be used to offset your outstanding balance.

Our General Terms and Conditions, product terms and key facts sheets also apply to this promotion.

Disclaimers

All investments involve risks, including the possible loss of all or part of your original investment amount. The value of any investments and the income (e.g. dividend) from investments may fall as well as rise. Past performance is not indicative of future performance.

This information is not an offer or recommendation to buy or sell any investment products. It does not consider your specific investment objectives, financial situation or needs. Investment products are not bank deposits and are not insured by the Singapore Deposit Insurance Corporation.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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.