

Terms and Conditions for our "Member get Member" Promotion



These are the terms for the "Member get Member" promotion, organised by us, Trust Bank Singapore Limited.

Promotion period	This promotion runs from 30 April 2025 to 31 December 2025.		
Participation eligibility	 You must be a Trust customer, with a valid Trust account (account not suspended or terminated) and in good standing (as decided by us). 		
What do you need to do?	 You must successfully refer a new to Trust customer, during the promotion period. New to Trust customer means a customer who has no existing or cancelled Trust account. The new to Trust customer must sign up using your referral code. 		
What do you get?	 Upon every successful referral, during the promotion period, you and the new to Trust customer (referred by you) will get a scratch card. The scratch card will be available in your Trust App under the section Rewards > Quests. Each scratch card will give you a chance to win one cashback reward in the denomination of \$5,\$15,\$25,\$100,\$250,\$1,000. Except where stated otherwise below. 		
LimitedTimeOffer MGM Reward	From 1 Aug – 13 Aug 2025, we're running an additional 'Bring 3 Buddies' promotion. Participation Eligibility You must be a Trust customer with a valid Trust account and in good standing. You must also receive a Quest on this Limited Time Offer MGM Reward. What do you need to do? You must successfully refer 3 new to Trust customers, during the promotion period. If your referred friend signs up with 2 Trust credit cards or 1 Trust credit and 1 Trust Savings Account, it will be counted only as 1 successful referral. What do you get? Upon completion of the Quest, during the promotion period, you will receive a scratch card that provides S\$80 cashback.		
How will the cashback be credited?	Type of Trust product that you hold Trust Cashback card	Cashback credit Cashback rewards will be	
		credited to your cashback card.	

Last updated on: 1 Aug 2025, Version: 18

	Trust Link or NTUC Link Credit Card	Cashback rewards will be credited to your Trust Link or NTUC Link Credit Card.
	Savings Account by Trust	Cashback rewards will be credited to your Savings Account by Trust.
	If you hold more than one of the above Trust products, then the cashback will be credited to your account that is first on the list above.	
When will the	All unused scratch cards earned from the "Member get Member"	
scratch cards	promotion will expire on 31 December 2025.	
expire?	All unused scratch cards earned from the "Bring 3 Buddies" promotion will expire on 31 October 2025.	

- Our General Terms and Conditions also apply to this promotion.
- Scratch cards are not transferable or exchangeable for cash.
- Cashback credited to your Trust Cashback or Trust Link / NTUC Link Credit Card can only be used to offset your outstanding balance.
- 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.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$\$100,000 in aggregate per depositor per

Scheme member by law.

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