

Terms and Conditions - Priority Banking Emergency Cash Service
(Collection at Travelex outlets)

1. As a Priority Banking customer of Standard Chartered Bank or any of its subsidiaries or affiliates (including each branch or representative office in any country) ("SCB") holding a current or saving account with SCB, you may request for Priority Banking Emergency Cash Service ("Emergency Cash") by calling your SCB Relationship Contact Centre ("RCC"). Today, Emergency Cash is only available for Priority Banking customers in Singapore, Malaysia, Indonesia, Vietnam, Philippines, Brunei, Hong Kong, China, Korea, India, and United Arab Emirates.
2. You may use the RCC to request for Emergency Cash in United States, Canada, United Kingdom, Australia, New Zealand, Switzerland, Belgium, Czech Republic, Italy, France, Germany, and Holland. In other countries where SCB has branches offering Emergency Cash, you can only request for Emergency Cash at a SCB branch.
3. SCB will determine the amount of cash which you may withdraw (per transaction) from your current or saving account as Emergency Cash, this could be changed by SCB from time to time.
4. SCB may charge you a service fee for providing the Emergency Cash. If a service fee is payable, the RCC will inform you of the amount to be paid.
5. To make a request for Emergency Cash, you must provide the RCC with correct answers to security questions the RCC will ask you in order to verify your identity. If the RCC is unable to verify your identity, you will not be able to access Emergency Cash.
6. You will need to tell the RCC:
 - The account from which you wish the Emergency Cash to be debited ("Designated Account"). If you are a customer of SCB China or SCB Philippines, note that you can only debit your foreign currency account.
 - How much Emergency Cash you wish to withdraw in the currency of the Designated Account ("Emergency Cash Amount"). The RCC will let you have an indicative amount of what the Emergency Cash Amount will be in Local Currency (that is, the currency of the country from which you will pick up the Emergency Cash).
7. Where you have used the RCC to request for Emergency Cash, you can pick up the Emergency Cash from any Travelex outlet in the country where you call the RCC from. You will need to produce some form of photograph identification (for example, passport) so that Travelex can verify your identity. You will also need to sign Travelex's form acknowledging that you have received the Emergency Cash.
8. Emergency Cash will be paid out to you by Travelex in the Local Currency.
9. By calling the RCC to request for Emergency Cash, you:
 - agree to be bound by these Terms and Conditions;
 - confirm that you are the account holder of the Designated Account;
 - represent that the information you give to the RCC is true, complete and accurate and you authorise SCB and the RCC to make such enquires as it considers necessary to verify such information;
 - declare that you will comply with all exchange control laws issued by any relevant authority (as they apply to you from time to time);
 - agree that SCB and the RCC may disclose your account information and personal data to Travelex and such other persons in order to provide you with Emergency Cash; and
 - (if you are a customer of SCB India) declare that the total amount of foreign exchange purchased from or remitted through all sources in India during this calendar year including this application for Emergency Cash is within the annual limit prescribed by the Reserve Bank of India.
10. All requests for Emergency Cash are subject to the approval of SCB and SCB is entitled to reject any request in its sole discretion without giving you any reason. The RCC is not obliged under

any circumstances to process any request for Emergency Cash made outside its normal banking business hours.

If the request for Emergency Cash is approved by SCB, the Emergency Cash Amount plus any service fee will be debited from your Designated Account at such time as SCB may determine.

11. Unless a law prohibits SCB from excluding or limiting its liability, SCB will not be liable for any loss, damage, claims, liability, costs (including legal costs) charges and expenses you incur in connection with your request for Emergency Cash, howsoever caused and whether or not reasonably foreseeable except direct loss due to fraud or wilful default by SCB or Travelex.
12. Nothing in these terms and conditions will affect or limit the rights of SCB under all other SCB's terms, conditions and/or rules (the "Banking Agreement") from time to time applicable to your Designated Account and/or governing the relationship between SCB and you. You agree to be bound by these terms and conditions and all marketing materials relating to the Emergency Cash. In the event of any inconsistency between these terms and conditions and the Banking Agreement and the marketing materials, these terms and conditions will prevail insofar as they relate to Emergency Cash.
13. SCB is entitled to modify, suspend or terminate the availability of Emergency Cash and amend these terms and conditions at any time without notice to you. You will not hold SCB liable for any such modification, suspension, termination or amendment and SCB will not be required to furnish reasons for such modification, suspension, termination or amendment.
14. These terms and conditions will be governed by and construed in accordance with the laws of the country in which your Designated Account is held and you agree to submit to the non-exclusive jurisdiction of the courts of that jurisdiction.
15. Unless the laws of the country in which your Designated Account is held require otherwise, in the event of any inconsistency between the English language and other language versions of these terms and conditions, the English language version will prevail.