

SCB X Lendela Personal Loan Cashback Promotion Terms and Conditions

1. This Lendela Cashback Promotion is available from 1st April 2023 to 31st May 2023 (both dates inclusive). By participating in this exclusive Promotion, you agree to be bound by these terms and conditions.

Eligibility

- 2. To qualify for the Promotion:
- a. you must apply for the CashOne Personal Loan ("CashOne") by Standard Chartered Bank ("the Bank")
- (i) at an applied interest rate of 3.48% p.a. and above (EIR* from 6.95% p.a.); and
- (ii) to be repaid over tenures of 3, 4 or 5 years;
- b. you must have applied through Lendela
- c. the Bank receives and approves your Application during the Promotion Period; and
- e. the approved loan amount for your CashOne Loan ("Approved Loan Amount") is a minimum of \$\$15,000.
- f. after getting your CashOne loan approved by Standard Chartered Bank, you inform Lendela of the loan approval and of your PayNow account (mobile phone number or NRIC) via email at contact@lendela.com within 30 days of approval.

This Lendela Cashback Promotion allows the applicant to receive an additional cashback of \$100 on top of Standard Chartered's existing promotion.

A sample case example can be seen in the table below. For the Terms and Conditions of the Standard Chartered Bank Cashback promotion, please click <u>here</u>.

Approved Loan Amount in SGD	Loan Tenure in years	Total Interest Cashback by Standard Chartered Bank Installment 1 and 2	Additional Cashback by Standard Chartered Bank For New Clients	Cashback From Lendela	Total Cashback
10,000	3, 4, 5	\$107.95	\$100	-	\$207.95
15,000	3, 4, 5	\$161.92	\$100	\$100	\$361.92

The Lendela Cashback will be paid to you the next calendar month after you have informed Lendela of your approved loan. The mode of payment will be money transfer to your Paynow account.

Lendela reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Promotion. Lendela's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.