

Standard Chartered Personal Loan Referral: S$200 Cashback Deal

Description

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Standard Chartered existing personal-loan or credit-card customers can use the Personal Loan Member-Get-Member promotion for a S$200 referral cashback when the referred person successfully takes an eligible loan.

The useful detail is that the reward is tied to approval, not only submission. The referred loan product must be CashOne Personal Loan or Credit Card Instalment Loan.

Offer Snapshot

- Merchant or issuer: Standard Chartered Singapore.
- Offer: Personal Loan Member-Get-Member Programme Promotion S$200 cashback.
- Validity: 1 January to 31 December 2026, both dates inclusive.
- Eligible products or payment methods: Existing Standard Chartered Personal Loan customers in Singapore; Existing Standard Chartered Credit Card customers in Singapore; Referrals for CashOne Personal Loan or Credit Card Instalment Loan; Referred individual must be at least 21 years old at the date of referral.
- Value: S$200 cashback for a successful CashOne Personal Loan or Credit Card Instalment Loan referral.; Page also lists rates from 1.08% p.a. with EIR from 2.09% p.a. for illustration before the first-year annual fee..

How To Use It

1. Use the referral route during the promotion period.
2. Obtain the referred individual consent to provide their personal data to Standard Chartered.
3. Inform the referred individual that a reward may be paid to the referrer if the promotion conditions are met.
4. The referred individual applies for an eligible CashOne Personal Loan or Credit Card Instalment Loan during the promotion period.

5. The referral counts when the eligible loan application receives final and unconditional approval.

Spend, Caps And Exclusions

- The bank must receive the referred individual application within the promotion period, subject to a 14-calendar-day processing allowance after the promotion ends.
- The referred individual must not be an existing Standard Chartered Personal Loan client at the date of referral.
- The referred individual must not have any existing or closed or cancelled Standard Chartered Personal Loan in the last 12 months.
- The referral must comply with the Personal Data Protection Act 2012.
- S$200 referral cashback is paid per referred individual regardless of the total number of eligible personal-loan applications approved for that individual.
- If more than one existing customer refers the same person, only the first referrer determined by referral date is eligible.
- Referral cashback is forfeited if the existing customer eligible account is suspended, closed or in breach before cashback is credited.
- Standard Chartered may decline or cancel cashback where promotion requirements are not met or where fraud, bad faith or inappropriate conduct is determined.
- The bank may substitute the reward with a lower-value reward if the referred individual fails to meet the stated requirements.

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When The Reward Arrives

- Referral cashback is credited into an eligible card account or personal-loan account at Standard Chartered discretion.
- Cashback is credited between 2 and 3 months from the approval date of the referred individual eligible personal loan.

Use the Standard Chartered Singapore offer page for the current redemption page before heading down.

The related terms page carries the issuer or merchant conditions that apply to this promotion.

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