



Heads of Terms

Employee Name ("You")	Joshua Foo
SCB Employing Entity and address (the "Bank", "we", us")	Standard Chartered Bank (Singapore) Limited (Reg. No. 201224747C) whose principal place of business in Singapore is situated at 8 Marina Boulevard, Marina Bay Financial Centre, Tower 1, Level 27 Singapore 018981
Term and Commencement Date / Expiry Date (clause 1)	<p>Definite term from 02 June 2026 to 07 August 2026, subject to the terms of this Agreement.</p> <p>Commencement Date: 02 June 2026, or such other date as agreed in writing by the parties</p> <p>Expiry Date: 07 August 2026</p>
Date of continuous service (clause 1.1)	02 June 2026
Normal notice period (clause 20.1)	1 month's written notice by either party, unless a longer period is required by law
Role and Band/Grade (clause 3.1)	<p>Financial Markets Internship Programme Singapore 2026</p> <p>Intern (Direct Contractor)</p>
Business Function (clause 3.1)	Corporate & Investment Banking
People Leader (clause 3.1)	COO, Research. Head of Markets Strategic Engagement
Basic Salary (clause 4)	<p>SGD38,400 per annum</p> <p>You will have no entitlement to overtime payments.</p>
Place of Work (clause 5)	Your usual place of work is your Designated Office
Designated Office (clause 5)	Marina Bay Financial Centre
Working Hours (clause 6)	Your normal hours of work are 8.30am – 5.30pm, Monday to Friday (including a total daily rest break of one hour).
Mybenefits allowance (clause 8.1)	Currently set to 2% of annual basic salary subject to a minimum mybenefits allowance of SGD3,600



Annual leave days (clause 10.1)	25 days (pro-rated for incomplete years of service and/or if your employment is part-time, as applicable)
Jurisdiction (clause 24.4)	Singapore law and Singapore courts

These Heads of Terms form part of your terms and conditions of employment along with the Offer of Employment letter below and these documents must at all times be read and interpreted in conjunction with each other. In the event of conflict between the two documents, the Heads of Terms take precedence.



15 January 2026

Strictly Private and Confidential

Dear Joshua Foo

Offer of employment

Following our recent discussions, I am pleased to offer you employment with the Bank on the terms set out in this Agreement.

Defined terms are capitalised throughout, with the meanings set out in either the Heads of Terms or in the Definitions section below.

1. **Term and Commencement Date**

- 1.1 The Term is as per the Heads of Terms
- 1.2 Your employment under this Agreement will begin on the Commencement Date. Your date of continuous service is in the Heads of Terms.

2. **Conditions**

- 2.1 This offer is subject to:
 - (A) you satisfying the Bank's pre-employment and ongoing verification and screening checks (including criminal record and adverse media checks where permitted by law) and providing references that are satisfactory to the Bank;
 - (B) you holding (and evidencing) all qualifications, accreditations and certifications necessary for you to carry out your role;
 - (C) you being free from any obligations owed to a third party which might prevent you from starting work on the Commencement Date or from properly performing the duties of your position, including without limitation non-competition or non-solicitation obligations;
 - (D) all and any necessary regulatory approvals and requirements for your role having been received and remaining in force (including, if relevant to your role, the Bank being satisfied of your fitness and propriety); and
 - (E) the Bank's receipt prior to the Commencement Date of satisfactory original evidence of your right to enter, work and reside in any relevant jurisdiction(s) and such right to work and residence remaining valid.
- 2.2 If any of the conditions set out in this clause are not satisfied prior to the Commencement Date, the Bank reserves the right to withdraw this offer and this Agreement will have no legal effect. If any of the conditions set out in this clause cease to be satisfied at any time during your employment, the Bank may terminate your employment with immediate effect and without notice or pay in lieu.



3. **Role and Duties**

- 3.1 Your role, business function and People Leader are set out in the Heads of Terms.
- 3.2 You agree to carry out the full requirements of this role and any additional or alternative tasks or work as may from time to time reasonably be required of you (including duties which might not form part of your usual role).
- 3.3 You will devote the whole of your working time, attention and abilities to the Bank (or any other Group Company, if required) and use your best endeavours to promote and protect the general interests, welfare and reputation of the Bank, the Group and any Group Company.
- 3.4 You will faithfully and diligently perform such duties as may from time to time be assigned to you and comply with all lawful and reasonable directions issued to you by the Bank.
- 3.5 During your employment, you will not, without our prior written consent (such consent not to be unreasonably withheld), carry on or be engaged, concerned or interested directly or indirectly (whether alone or on your own behalf or on behalf of or in association or conjunction with any other person or entity), in any capacity, in any trade, business or occupation (whether paid or unpaid) other than the Bank other than as a holder of an investment by way of shares or other securities of not more than 5% of the total issued share capital of any company which does not compete with the Bank, the Group or any Group Company, whether or not it is listed or dealt in on a recognised stock exchange.
- 3.6 You agree that you will promptly disclose to your People Leader any information which comes into your possession which may adversely affect the Bank, the Group or any Group Company, including if you are investigated, arrested or charged by any regulatory or law enforcement agency or become aware of any claim potentially impacting the Bank, the Group or any Group Company in any court of competent jurisdiction or other forum. You will also promptly disclose all circumstances in respect of which there is, or may be, a conflict of interest between you and the Bank or any Group Company or any material breach or default of your obligations under this Agreement.

4. **Basic Salary**

- 4.1 Your annual basic salary is set out in the Heads of Terms. This will be subject to appropriate tax and other statutory deductions, payable monthly in arrears by equal instalments and will be deemed to accrue from day to day.
- 4.2 Salaries are generally reviewed annually. You have no automatic entitlement to an increase in salary on such review. There will be no salary review after you or we have given notice of termination of your employment.

5. **Place of work**

- 5.1 Your usual place(s) of work is (or are) set out in the Heads of Terms.
- 5.2 You agree that you will attend your Designated Office (or any other designated place, such as a client's offices or another Bank office) on reasonable notice if required by your People Leader for specific events, meetings, training or as otherwise considered necessary for the



proper performance of your duties. You may be required to travel both inside and outside the usual workplace country on business.

- 5.3 You are not permitted to work outside your country of employment (or tax jurisdiction) without first having made a Request to Work Abroad application which has been approved by the Bank's International Mobility team.
- 5.4 The Bank reserves the right to require you to work at another Group office, or to change your place of work to any other location either temporarily or permanently as the business may reasonably require or as required for regulatory reasons.
- 5.5 If you work remotely, you are required to inform us as soon as possible if you plan to change your remote working address. You confirm that you are not in breach of any mortgage, rental agreement, insurance policy or other agreement by working from home.

6. **Working Hours**

- 6.1 Your working hours are set out in the Heads of Terms. In addition, you are required to work any additional hours which are necessary to carry out your duties properly.

7. **Expenses**

- 7.1 The Bank will reimburse all reasonable expenses properly and necessarily incurred by you in the course of your employment, subject to evidence of proof of expenditure and People Leader approval. For the avoidance of doubt, the Bank will not reimburse:
 - (A) travel expenses between your home address, your Designated Office and any other of your usual places of work; and/or
 - (B) any utility or office equipment expenses incurred as a result of your homeworking arrangement or otherwise.

8. **Benefits**

- 8.1 You are eligible for the mybenefits allowance set out in the Heads of Terms. You will be able to spend this allowance on select employee benefits in the benefits portal. Any unspent allowance will be paid out in the normal monthly payroll, subject to appropriate statutory deductions. Your mybenefits allowance is not considered part of your annual salary and is non-pensionable. Benefits and the allowance itself are subject to change or withdrawal at the Bank's absolute discretion. More details on employee benefits can be found on the Bank's intranet site and benefits portal.
- 8.2 You will be eligible to receive the following benefits from the Commencement Date, subject to the terms of the relevant scheme, and the rules or insurance policy of the relevant insurance provider, in each case as amended from time to time:
 - (A) life assurance; and
 - (B) medical insurance.
- 8.3 We reserve the right to amend the rules of any such scheme and/or to withdraw any (or all) such benefits, without providing any replacement (subject to local law). Accordingly, such



benefits are non-contractual. If the insurer refuses to provide cover to you, the Bank will not be liable to provide such benefits itself or compensation in lieu.

- 8.4 If local law provides greater or additional statutory benefits than conferred by this clause, local law will prevail.

9. **Central Provident Fund**

- 9.1 All Singaporeans and Singapore Permanent Residents (PR) are required to contribute to the Central Provident Fund (**CPF**), in accordance with the terms of the *Central Provident Fund Act* (as amended from time to time).
- 9.2 For Singapore PRs, the Bank will invite you to make a joint application for payment of full CPF contributions to the CPF Board, in accordance with the prevailing CPF contribution rates. The full CPF contributions will take effect from the date that CPF Board approves the full contributions. If you do not wish to make the full CPF contributions, your CPF contributions rate will remain in accordance with the requirements of the CPF Act applicable to Permanent Residents.
- 9.3 For staff who are not Singaporean or Singapore PR, you are currently not required to contribute to the CPF.
- 9.4 If you obtain Singapore PR status, you are required to inform the Bank immediately upon receiving your Re-Entry permit for PR status, and Clause 9.29.2 will then apply.

10. **Annual leave**

- 10.1 In addition to public holidays, your number of paid annual leave days per holiday year is set out in the Heads of Terms. This is inclusive of your statutory annual leave days. Our holiday year starts on 1 January and finishes on 31 December each year. In the year/s your employment under this Agreement commences and terminates, your annual leave entitlement will be pro-rated according to your Commencement Date and/or Termination Date, as applicable.
- 10.2 In relation to annual leave:
- (A) all annual leave must be approved in advance by your People Leader;
 - (B) you must comply with the Bank's minimum standards relating to annual leave entitlements, including the Group policy on block leave, which may be amended from time to time;
 - (C) you are eligible to carry forward a maximum of 5 days' leave (or the pro-rated equivalent if your employment is part-time) from one holiday year to the next. Any additional annual leave not taken within the relevant holiday year will be forfeited. Any annual leave carried forward in accordance with this clause must be taken by the date specified in local country leave guidelines, otherwise it will be forfeited without entitlement to a payment in lieu;
 - (D) the Bank may require you to take annual leave entitlement during any period of notice of termination of employment given by the Bank or by you (and you will be deemed to take any outstanding leave during any period of garden leave);



- (E) you will be entitled to a payment in lieu of annual leave which has accrued but is outstanding as at the Termination Date;
- (F) you are required to make a payment to us in lieu of any annual leave which you have taken in excess of your accrued annual leave entitlement as at the Termination Date; and
- (G) payments in lieu of annual leave are calculated in line with local practice or as otherwise required by law.

If local law provides a greater benefit than conferred by this clause, local law will prevail.

11. **Absence (including sickness absence)**

- 11.1 If you will be absent from work you must tell your People Leader (including the general reason why) by telephone or email on the first day of such absence, whenever possible.
- 11.2 The Bank may require you to provide your People Leader with a medical certificate covering the period of absence in line with local country sickness absence policies, procedures or standards. On your return you must record your absence through the Bank's online HR management system.
- 11.3 We will pay you sick pay in accordance with applicable laws. Any pay in excess of this will be at the Bank's absolute discretion.
- 11.4 On request, we may require you to undergo a medical examination by a doctor nominated by us, at our expense, at any time and for any reason during your employment. You agree to give the Bank authority to have access to any report(s) prepared as a result of such examination.

12. **Health & Safety**

- 12.1 You agree to comply with all health and safety guidelines and training and complete any health and safety checklists which we may issue from time to time. This may include a virtual workstation assessment (and any periodical reviews) which you will arrange with the relevant team if it is recommended that you do so.

13. **Policies, Standards and procedures**

- 13.1 You are required to comply with all prevailing Bank and Group policies, Standards and procedures (including the Group Code of Conduct and Ethics) as may be amended from time to time. You will also be required to comply with such other policies, Standards and procedures and other regulatory requirements as the Bank may from time to time notify to you.
- 13.2 The policies, Standards and procedures referred to in this clause are not contractual in nature unless otherwise expressly stated. The Bank reserves the right, at its absolute discretion, to amend or withdraw any such policies, Standards and procedures.
- 13.3 In the event of any inconsistency between the terms of this Agreement and any of the Bank's policies, Standards or procedures, the terms of this Agreement will prevail.



14. **Regulatory requirements**

- 14.1 You agree that you will comply with all relevant laws, regulations and rules of any applicable regulator (including the Financial Conduct Authority and Prudential Regulation Authority).
- 14.2 If applicable to your role, you warrant that:
- (A) you will be aware of, and fully compliant with, your obligations in relation to any Certified Person, Senior Manager or other regulated or licensed functions which you perform;
 - (B) you meet the required standards of fitness and propriety for your function; and
 - (C) you have notified the Bank of any matter which is or could be relevant to the Bank's and/or any other Group Company's and/or any applicable regulator's assessment of your fitness and propriety. This is a continuing duty during your employment; if you are in doubt as to the relevance of any such information, you should discuss this with the Bank without any undue delay.
- 14.3 If applicable to your role, your continued employment is conditional upon the Bank and/or any other Group Company and/or any applicable regulator being satisfied that you continue to meet any required standards of fitness and propriety for your function. The Bank reserves the right to amend your duties, or to terminate your employment with immediate effect, in the event of any breach of the above warranties or failure to meet any of the conditions set out in this clause.

15. **Intellectual property**

- 15.1 Subject to applicable laws, if at any time in the course of, or in connection with, your employment with us, you make or discover or participate in the making or discovery of any Intellectual Property directly or indirectly relating to or capable of being used in the business carried on by the Bank or by any other Group Company, you will immediately disclose in writing to the Bank full details of the Intellectual Property and the Intellectual Property will be the absolute property of the Bank and you hereby waive any moral rights you may have in such Intellectual Property. You hereby waive any moral rights in to which you are now or may at any future time be entitled, including (but without limitation) the right to be identified, the right of integrity and the right against false attribution, and agree not to institute, support, maintain or permit any action or claim to the effect that any treatment, exploitation or use of such work or other materials, infringes any moral rights you may have in such Intellectual Property.
- 15.2 At our request and expense, you will give and supply all such information, data, drawings and assistance as may be necessary or in our opinion desirable to enable us to exploit the Intellectual Property to the best advantage (as decided by the Bank), and you will promptly execute all documents and do all things which may be necessary or in our opinion desirable for obtaining patent or other protection for the Intellectual Property in such parts of the world as may be specified by us and for vesting the same in us or as we may direct.
- 15.3 Where any Intellectual Property rights falling within this clause have been created jointly by you and any other person or persons, you shall, without prejudice to your obligations under this clause, use your best endeavours to procure that the other person or persons assign(s) to the Bank as applicable yours or their interest in such rights.



15.4 You shall immediately on the Termination Date deliver to the Bank all materials in your possession or in your control relating to any Intellectual Property rights belonging to the Bank or third-party Intellectual Property licensed to the Bank or member of the Group.

15.5 In this clause:

- (A) “Intellectual Property” means all intellectual and industrial property rights including, without limitation, all patents, rights to Inventions and Confidential Information, trademarks, rights in get-up, rights in goodwill or to sue for passing off, rights in trade names, websites, internet domain names, logos, art work, slogans, know-how, technical information, trade secrets, processes, rights in designs (whether or not registered or registrable), utility models, copyright (including rights in computer software and related preparatory and design materials), semiconductor topography rights, database rights and all rights or forms of protection of a similar nature or having equivalent effect anywhere in the world, in each case whether registered or unregistered and including all applications (or rights to apply) for, and renewals or extensions of, such rights; and
- (B) “Invention” means any invention idea, discovery, development, improvement or innovation, whether or not patentable and whether or not patent protection has been applied for or granted, and whether or not recorded in any medium.

15.6 On termination of your employment, the terms of this clause shall remain in full force and effect.

16. **Confidentiality**

16.1 You will not at any time, either during or after the termination of your employment:

- (A) use, permit the use of, disclose or communicate to any person whatsoever, including through any failure to exercise all due care and diligence which causes or permits any unauthorised disclosure of, any Confidential Information; or
- (B) supply the names or addresses of any clients, customers or agents of the Bank or any other Group Company to any person

except in the proper course of the business of the Bank or any other Group Company or as authorised in writing by the Bank or as ordered by a Court of competent jurisdiction and/or a regulator.

16.2 You are responsible for ensuring the security of Confidential Information at all times including in your home or any other remote working environment, if applicable. In particular, you undertake to:

- lock your computer terminal whenever it is left unattended;
- ensure any wireless network used is secure;
- keep all Bank papers containing Confidential Information secure when not in use; and
- comply with the Group Information Security and Cyber Security Policy from time to time in force.

16.3 Nothing in this clause shall preclude you from making disclosures:



- (A) under the Group Speaking Up Programme (including to an appropriate external authority or a regulator). This includes protected disclosures about topics previously disclosed to another recipient;
- (B) to the police or other law enforcement agencies and/or co-operating with and making disclosures to the court, the police or other law enforcement agencies in the course of a criminal investigation or prosecution;
- (C) on a confidential basis for the purpose of representing yourself at any investigation or proceedings brought by an appropriate regulator or professional body in relation to matters arising from your employment;
- (D) if compelled or required by an order of, or to give evidence to, a court or tribunal of competent jurisdiction;
- (E) on a confidential basis to:
 - (1) your legal advisers in the context of seeking legal advice;
 - (2) your professional advisers in the context of seeking medical advice and/or therapy; and/or
 - (3) your professional advisers in the context of seeking tax advice,
 provided that such advisers agree to respect the confidential nature of that information including in accordance with their professional obligations;
- (F) to an appropriate tax authority; or
- (G) as otherwise required by law.

On termination of your employment, the terms of this clause shall remain in full force and effect.

17. **Media**

- 17.1 You shall at all times comply with the Group social media guidance and related policies, copies of which are available on the Group's intranet. You must not at any time either during or after the termination of your employment make or release any statement (whether written or verbal) to any representative of television, radio, film, or other media and you will not write or comment on any article for the press or otherwise for publication on any matter connected with or relating to the Bank or any other Group Company or its business without first obtaining the prior written approval of Corporate Affairs.
- 17.2 Failure to comply with the relevant Standards, framework and policies under this clause may be dealt with under the Group Disciplinary Standard and, in serious cases, may be treated as gross misconduct leading to summary dismissal.

18. **Deductions**

- 18.1 To the extent permitted by law, you consent to the Bank deducting from your remuneration any sums due from you to the Bank including, without limitation, any overpayments, loans



or advances made to you by the Bank as part of your employment and any overpayments in respect of annual leave taken in excess of your entitlement.

19. **Suspension or garden leave**

19.1 We may, at any time during your employment and in our absolute discretion require you:

- (A) not to perform all or any of your duties under this Agreement;
- (B) not to enter any premises of the Bank or any other Group Company;
- (C) to return on request any Bank or Group property, including but not limited to any laptop, mobile devices and/or security pass and all documents and other materials (including copies) belonging to the Bank or Group containing Confidential Information;
- (D) not to contact any client, supplier, employee, contractor, consultant or partner of the Bank, unless you have specific prior approval from your People Leader;
- (E) to immediately inform your People Leader in the event that any client, supplier, employee, consultant or partner of the Bank seeks to contact you; and/or
- (F) to ensure that the Bank has your contact details and to remain contactable at all times during normal business hours.

19.2 During any period of suspension or garden leave, you will continue to be entitled to receive your basic salary and contractual benefits (unless and until your employment is terminated) and you remain an employee of the Bank such that all your express and implied obligations under this Agreement will continue.

20. **Termination**

20.1 **Notice**

Your employment under this contract will automatically terminate on the Expiry Date. Subject to the remainder of this clause, your employment may be terminated earlier than this by either party by giving notice as set out in the Heads of Terms.

20.2 **Payment in lieu of notice**

Once notice has been given by either party, either you or the Bank may terminate your employment with immediate effect by notifying you that we are exercising our right under this clause and that we will make a payment in lieu of notice for the whole or part of your notice period, as applicable. Payment in lieu of notice will consist of your basic salary (but not any other benefits) which you would have been entitled to receive during any unexpired part of your notice period. The Bank may at its absolute discretion elect to make such payment in lieu of notice in equal monthly instalments in arrears. For the purposes of payment in lieu of notice, basic salary will be capped at USD1,000,000.



20.3 Termination without notice

We may terminate your employment without notice, and without payment or compensation in lieu of notice, if:

- (A) you are found to have committed gross misconduct or you commit any serious or repeated breach of your obligations under this Agreement (including any of the examples of gross misconduct given in our Group Disciplinary Standard as amended from time to time);
- (B) you are in our reasonable opinion negligent and/or incompetent in the performance of your duties, or you fail to acquire or cease to hold any professional or regulatory qualification, certification or permission which is necessary for you to carry out your duties under this Agreement;
- (C) you are charged with and/or convicted of a criminal offence, other than an offence which in our sole discretion does not affect your position or suitability as an employee of the Bank;
- (D) you, in our reasonable opinion, bring or risk bringing the name or reputation of the Bank or any other Group Company into disrepute or you prejudice the interests or business of the Bank or any other Group Company; and/or
- (E) you have a bankruptcy order made against you or if you make any arrangement or composition with your creditors.

20.4 Obligations on termination

Upon request by the Bank at any time and in any event upon termination of your employment for whatever reason, you will:

- (A) immediately return to us any remaining property of the Bank and/or of any other Group Company (including Confidential Information) which may be in your possession, power, custody or under your control, and if requested, you will provide us with a signed statement confirming that you have complied with this clause;
- (B) provide us with all passwords and information necessary to access any Bank systems and devices which you have used in the course of your employment and ensure all powers of attorney and/or delegations of authority are handed over as appropriate;
- (C) permanently and irretrievably delete any information relating to the business of the Group that is stored on any personal computer, mobile device or storage media or otherwise in any electronic form and which is in your possession, custody or control;
- (D) without compensation, resign from all offices held by you in any Group Company and transfer to the Bank or any relevant Group Company without payment or as the Bank may direct any qualifying shares held by you as nominee for the Bank or any relevant Group Company;



- (E) comply with the handover procedures contained in the Group Handover Standard from time to time in force if applicable and with any other handover requirements directed by your People Leader;
- (F) for work pass holders only, be responsible for the cost of repatriation for you and any dependants in the event that you leave Singapore; and
- (G) immediately repay all outstanding debts or loans due to any Group Company which arise as a result of your employment.

21. **Ongoing assistance**

During your employment and at any time after the termination of your employment, you agree to co-operate with any reasonable request for assistance made by the Bank or any other Group Company or its or their advisers in relation to any internal investigation or review or other internal enquiry or any investigation or other enquiry by any regulatory authorities, clearing houses and exchanges, professional bodies, or government bodies or agencies in relation to the Bank or any other Group Company or any dispute (including any litigation) brought by or against the Bank or any other Group Company in any case relating (in whole or in part) to matters with which you are or were involved or in respect of which you may have had knowledge during your employment with the Bank. This includes a dispute before any foreign tribunal, court, arbitral panel, and any enquiry or investigation conducted in any country by any foreign regulatory authorities, clearing houses and exchanges, professional bodies, or government bodies or agencies. You further undertake to promptly inform the Bank of any dispute/litigation which you are involved in that may have an impact on its or any other Group Company's business and/or reputation.

22. **Data privacy**

- 22.1 We will collect and process information relating to you in accordance with applicable local laws and the applicable local Employee Privacy Notice, the current version of which is attached to this Agreement but which we may amend from time to time.
- 22.2 You shall comply with the Group Privacy Standard and the Group Code of Conduct and Ethics from time to time in force when handling and retaining personal data in the course of your employment including personal data relating to any employee, worker, contractor, customer, client, supplier or agent of ours.

23. **Monitoring**

- 23.1 In order to carry out our legal obligations as an employer (such as ensuring compliance with our IT-related policies), conducting internal audits and investigations and/or for other business reasons, we may (overtly or covertly) monitor:
 - (A) telephone, email, voicemail, internet use, chat discussions and any other communications or material on the Bank's or Group's networks or on your Bank or Group laptop or mobile device;
 - (B) information held in Bank or Group mobile device applications, even if held on your personal mobile devices;
 - (C) CCTV or your security card use in or around the Bank's premises.



You also agree to allowing the Bank to access your personal mobile or other personal device to the extent that doing so is necessary for any Bank or Group investigation or to ensure there is no Confidential Information stored on such a device. Monitoring is only carried out to the extent permitted.

24. **Other**

24.1 **Entire Agreement**

This Agreement sets out the entire agreement between the parties and replaces and supersedes any existing agreement (written, verbal or otherwise) made between you and us or any other Group Company in relation to your employment which are deemed to have been terminated by mutual agreement with effect from the date on which your employment under this Agreement begins.

You warrant and agree that you are not entering into this Agreement in reliance on any representation or warranty not expressly set out in this Agreement.

24.2 **Obligations to third parties**

You warrant that, in entering into this Agreement and performing your obligations under it, you will not be in breach either directly or indirectly of any court order and/or the express or implied terms of any contract or obligation which is binding on you.

24.3 **Variation**

The Bank reserves the right to make reasonable changes to these and any other agreed terms and conditions of employment. Minor changes may be made from time to time and will be effected by a general notice to employees.

24.4 **Governing law and jurisdiction**

Your terms and conditions of employment and any non-contractual obligations arising from your employment will be governed by, and construed in accordance with, the law set out in the Heads of Terms.

In relation to any legal action or proceedings arising out of or in connection with your employment, the Bank and you irrevocably submit to the exclusive jurisdiction of the courts set out in the Heads of Terms.

24.5 **Miscellaneous**

The parties agree that the provisions of this Agreement are separate and divisible and if any clause or provision of this Agreement is held to be completely or partially invalid or unenforceable, all other clauses or parts thereof contained in this Agreement shall remain in full force and effect and shall not be affected thereby.

This Agreement may be executed in any number of counterparts, each of which, when executed, shall be an original, and all the counterparts together shall constitute one and the same instrument.



25. **Definitions**

25.1 In this offer letter:

- (A) "Agreement" means the Heads of Terms and this Offer of Employment letter together.
- (B) "Certified Person" or "Senior Manager" means a person performing one or more of the Certified Functions or Senior Management Functions respectively designated by the Prudential Regulation Authority and/or the Financial Conduct Authority;
- (C) "Confidential Information" means any trade secrets or information of a confidential nature which belongs or relates to the Bank or any other Group Company or its or their clients or customers or past or potential clients or customers, and which you may have received or obtained or become aware of as a result of or in any way in connection with your employment, or in respect of which the Bank or any other Group Company owes a duty of confidentiality to a third party, including but not limited to information relating to all or any of its or their current, past and potential staff, suppliers, agents or distributors, commercial, financial or marketing information, customer lists, technical and operational information, methods and processes and know-how comprising trade secrets, stored in any form (whether made or created by you or otherwise);
- (D) "Flexi working arrangement" means any arrangement other than working full-time, during the standard office hours for your location and with your sole place of work being your Designated Office. This means Flexi working arrangement includes any home-working, remote working, flexible hours arrangement and/or part-time hours;
- (E) "Group" means the Bank, each subsidiary undertaking and parent undertaking of the Bank and each undertaking which is a subsidiary undertaking of the Bank's parent undertaking; and "Group Company" will be construed accordingly;
- (F) "Termination Date" means the date of termination of your employment with us.
- (G) Capitalised terms in the Heads of Terms will also be defined terms in this Agreement.



If the terms of this offer are acceptable to you, then please sign, date and return to me the copy of this letter enclosed - if you have not done so before 22 January 2026 then this offer will lapse.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Jeslyn Tung'.

Jeslyn Tung
Resourcing Manager, Early Careers
For and on behalf of the Bank

I Joshua Foo agree to the terms and conditions set out in the Heads of Terms and the Offer of Employment dated 15 January 2026

Signed by Joshua Foo
Signature

.....
Date



Appendix

SC PRIVACY NOTICE (Singapore)

Employees, Non-Employed Workers and other Colleagues

1 Protecting your personal data

1.1 Your personal data is important to us, and we want to make sure you know how we use and protect it. Personal data is information that either identifies you or is about you as an individual. In this privacy notice, we'll explain how we collect, share, and process your personal data. We'll also tell you about your rights and how you can exercise them. From time to time, we may also provide you with additional privacy information in a separate notice.

1.2 For the purposes of your employment or your engagement with us, we provide you with access to various software applications and online services. For example, access to surveys, training materials and communication tools. Refer to the supplementary privacy information on how your personal data is collected, used, and protected when using such Standard Chartered Group applications and online services.

1.3 In this privacy notice, "we", "us" or "our", refers to the Standard Chartered Group branch, subsidiary or legal entity operating under Standard Chartered PLC, that has either employed you under a contract of employment or has engaged you as a non-employed worker or director under a contract for service, and is the organisation or controller that is responsible for your personal data collected and used under this privacy notice.

1.4 This privacy notice describes how we collect and process personal data about you. Depending on your role or engagement with us either:

- a. during your employment with us. Certain sections of this privacy notice may also apply to former employees; or
- b. following the termination of your employment with us; or
- c. during your engagement with us under a contract for service as a Non-Employed Worker ("NEW") for example, agency workers or third-party vendor personnel or consultants; or
- d. during your engagement with us under a contract of service as a non-executive director collectively referred to as "**Colleagues**"

1.5. Standard Chartered Group means each of, or collectively, Standard Chartered PLC, its subsidiaries, and affiliates, including each branch or representative office. Please refer to the 'How to get in touch' section of this privacy notice for details of the relevant Standard Chartered Group member providing this privacy notice.

1.6 Some of our affiliates' websites have their own brand identity and their own separate privacy notices to provide relevant information for specific products and services they provide. You should refer to the relevant privacy notices as directed by those affiliates in relation to how they use your personal data. This privacy notice does not apply to third-party websites where our online advertisements are displayed or to linked third-party websites we do not operate or control. These websites should have their own privacy notices, which you can read to understand how they collect and process your personal data and your rights.

1.7 We will only process your personal data in accordance with this privacy notice unless otherwise required by applicable law. We will take steps to ensure that the personal data that we collect about you is adequate, relevant, not excessive, and processed for limited purposes.

1.8 We do not sell or share your personal information for marketing purpose to third parties. Your personal information is only used as necessary and as reasonably expected as part of our employment relationship with you.

DIVERSITY AND INCLUSION (D&I) of COLLEAGUES

1.9 We are committed to providing equal opportunities and fair treatment in employment and internal recruitment. We want to further support the creation of an environment where everyone with the capability to excel can do so and are committed to equal opportunities and fair treatment in our recruitment and employment practices. We aspire to be the best place to work, the best place to bank and to build prosperous communities.

1.10 At Standard Chartered, our purpose is to drive commerce and prosperity through our unique diversity. We know that building a culture of inclusion that is a critical lever to our business success and enabling teams to unlock innovation, make better decisions, deliver our business strategy, live our valued behaviours and embody "Here for Good."



1.11 What matters to you matters to us. By sharing certain additional personal details about aspects of your identity, you will enable us to use data-led insights to build a more diverse and inclusive work environment. Such sensitive personal data collected for Diversity and Inclusion purposes (D&I Data) is treated confidentially and is only shared with authorised parties for the purposes set out in the 'Purposes of processing' and the 'Who do you share your data with?' sections below. By analysing data and understanding lived experiences, we gain greater insights and understanding of our diverse workforce. We can then take further targeted actions to improve the experience of working for the Bank. D&I Data that you share with us are normally reviewed on an aggregated and anonymised basis. We may also review and process this data at an individual level in certain instances to better assess and address our current level of diversity as well as ensuring diverse talent pools and addressing underrepresentation.

1.12 We'll update this privacy notice from time to time. You can find the current version date listed at the end of this privacy notice. If you have any questions or concerns about your personal data, please don't hesitate to get in touch (you can find our details under 'How to get in touch' below).

2 What types of personal data do we collect?

2.1 For the purposes of this Privacy Notice, personal data (including Sensitive/Special Category Personal Data) means any information about an identifiable individual. Personal data excludes anonymised data that cannot be used to identify any individual. To carry out our activities and obligations during your employment or engagement with us, we may collect, store, and process the following categories of personal data (this includes personal data provided by you as part of the job application process), including but not limited to:

- **Identification data** – information that identifies (uniquely or semi uniquely) you. For example, your name, your gender, your date of birth, your nationality, life status events, family member(s) and dependants, your photographs, CCTV and video recordings of you, video, photographic images, and other identifiers, including official/government identifiers such as national identification number, driver's licence, passport number and tax identification number
- **Contact data** – information that allows addressing, sending or communicating a message to you. For example, your email address, your phone or mobile number and your residential address, emergency contact details
- **Professional data** - information about your educational or professional background. For example, academic background (such as your university or school diplomas/certificates and other educational achievements), job title, internal job applications, interview notes, references, certifications, qualifications, performance evaluation, student identity card, business card data, employee ID, , current employment details (including salary/bonus and employee benefits scheme), curriculum vitae/resume, professional qualifications, references, and work visa
- Financial and compensation data - information that identifies your financial position and background, status and history as necessary. For example, salary, payslips, bonus details, bank account details, tax identifiers, pension, termination payment details and other financial information
- **Geo-location data** – information that provides or contains a device's location. Online identifiers such as internet protocol (IP) addresses, cookie identifiers and other identifiers such as MAC addresses, advertising IDs, pixel tags, account handles, device fingerprints or other data collected via cookies and other tracking technologies. For example, your internet protocol (IP) address or your cookies identifier
- **Cookies** – When you visit, browse or use our Group websites or applications, including websites and applications provided by our third-party service providers, we may use cookies to automatically collect certain information from your device. We may use such information, where relevant, for facilitating access, internal analysis and troubleshooting, to recognise you and remember your preferences, to improve the quality of the work environment and to personalise our content
- **Personal relationship data** – information including your spouse, children, partner details and about associations,—or close connections between individuals or entities that can determine your identity. For example, politically exposed person, public official, client, close personal or close financial relationships
- **Communications data** – information relating to you contained in voice, messaging, email, video and/or audio recordings, and other communications we have with you, for example, via online forms, online communication channels



or any other approved channels of communication

- **System, Device & Application data** – information relating to your access to Standard Chartered Group systems and applications including logs, user ID, IP address, email accounts, instant messaging accounts, passwords, access logs, activity logs
- **Behavioural data** – includes analytics information that describes your usual usage of Standard Chartered Group systems and applications. For example, web browsing activity
- **Pre-engagement data** – information including references, interview notes, job application details, pre-employment background checks, and previous employment details (including salary/bonus and employee benefits scheme), curriculum vitae/resume, professional qualifications, references, and work visa
- **Performance data** – information relating to your performance at work, performance ratings, reviews and improvement or development plans, recognition awards
- **Investigations, Disciplinary Actions, Complaints & Grievance Data** – information including interview notes, meeting notes, recordings, correspondence, details of complaints and speaking up reports and any settlement arrangement
- **Termination and Exit Data** – information reasons for termination or resignation
- **Any other personal information** that you tell us about yourself

2.2 We may sometimes need to collect more sensitive personal data about you, but we only do this with your consent, or where otherwise allowed by law. Where we collect sensitive personal data from you where your consent is required by law, for example, in respect of D&I Data, you have the choice not to provide such personal data. The amount of information you agree we can collect with your consent is up to you.

This sensitive personal data (sometimes known as special category personal data) may include things like:

- **Racial or ethnic origin data**
- **Religious or philosophical beliefs**
- **Gender identity data** – including identified gender and whether that is the same as the gender at birth
- **Biometric data** – information that identifies you physically. For example, facial recognition information, fingerprint or voice recognition information

- **Sexual orientation** – where collection is legally permitted
- **Health data** – information relating to your health status including but not limited to physical health, mental health, occupational health and disability status, sickness records and caregiving status
- **Trade union membership** – if relevant in certain jurisdictions
- **Criminal convictions, proceedings or allegations data** – information about criminal convictions or related information that we identify in relation to our financial crime prevention obligations, for example, details about any criminal convictions or related information. This includes details of offences or alleged offences or convictions
- **Socio-economic background information** – information about your socio-economic status based on your personal and family history

2.3 Where we have a legitimate need to process special categories of personal data or sensitive personal data for purposes not identified above, we will only do so only after providing you with notice and, if required by law, obtaining your prior, express consent.

2.4 We will always treat special categories of personal data and sensitive personal data as confidential, and we will only share such data internally where there is a specific and legitimate purpose for sharing the data. As set out below, we have implemented appropriate physical, technical, and organisational security measures designed to secure your personal data against accidental loss and unauthorised access, use, alteration, or disclosure.

2.5 We usually get your personal data directly from you, but we may also obtain your personal data from other sources as necessary, including from:

- **People you know** – such as:
 - your previous employers (only if you voluntarily provide us with reference letters)
 - recruitment agencies
- **Businesses and other organisations** – such as:
 - your employer and/or company, business, or organisation you represent or is related to you (for NEWs)
 - credit reference and fraud prevention agencies
 - criminal records bureau

2.6 Minors' Data

We may collect and process the data belonging to minors when you voluntarily provide them for the



purpose of medical insurance benefits, or as applicable law otherwise permits. We will always treat minors' data as confidential, and we will only share such data internally / third-party service providers where there is a specific and legitimate purpose for sharing the data. As set out below, we have implemented appropriate physical, technical, and organisational security measures designed to secure your personal data against accidental loss and unauthorised access, use, alteration, or disclosure.

3 Why do we collect your personal data?

3.1 We collect your personal data so that we can manage employee records and to operate our business.

3.2 We collect personal data for D&I purposes, because we are committed to providing equal opportunities and fair treatment in employment and recruitment, and to further our D&I strategy and aims (See 'Diversity and Inclusion' below). This is also an area where there are increasing legal and regulatory requirements, with government as well as regulators increasingly requesting data in relation to D&I monitoring.

3.3 We generally process your personal data as permitted or required by applicable law including for the following lawful reasons:

- **Contract** – when we're performing contractual obligations
- **Consent** – when we obtain your consent to the processing of your data for one or more specific purposes
- **Legal Obligation** – when we're required to comply with laws and regulations
- **Legitimate Interest** – when it's within our legitimate interests for the purpose of processing
- **Vital Interest** – when processing is necessary to protect your vital interests or of another natural person, for example, in emergency medical care situations
- **Substantial Public Interest** – when it's within the substantial public interest for the purpose of processing, including equality of opportunity or representation at senior levels

3.4 What we use your personal data for is often referred to as our purposes of processing and these are detailed below.

3.5 Purposes of Processing

We process your personal data for the following purposes, as necessary:

3.6 Assessing and processing your data for internal job moves

This includes:

- processing internal secondments and transfers within the Group

3.7 Managing our relationship, including your employment rewards, benefits, and development

This includes:

- maintaining a record of your employment history
- managing payroll and payroll administration
- managing taxation calculations and payments
- administering point based / non-point-based employee recognition platforms to run targeted employee recognition campaigns
- managing share scheme administration
- handling works council membership if applicable
- managing pension and pension administration (where applicable)
- operating the provision of employee benefits including healthcare benefits
- managing sickness, parental, volunteering, and other types of leave
- providing mandatory and/or optional trainings within internal (SABA/DISCOVER) or external platforms
- managing global communications (i.e., email)
- handling grievances
- referrals to occupational health
- monitoring and managing flexi-working arrangements.

3.8 Managing employee performance

This includes:

- administering promotions (including checks for consistency and fairness, and analysis of outcomes) and succession planning
- managing performance and pay such as year-end review, equal pay checks, salary benchmarking, analysis for internal and external reporting
- supervising any action, including disciplinary action, considered, instigated, or taken because of your conduct or performance
- administering relevant payments post termination relating to the employment contract

3.9 D&I Monitoring and addressing underrepresentation of employment candidates throughout the recruitment process

This includes:

- analysing optional D&I demographic questions during the recruitment process and throughout



the employment lifecycle internal recruitment process to assess diversity levels and reviewing this information as anonymised aggregated reports

- allowing specialised D&I recruiters to review and analyse D&I demographic data at aggregated and anonymised levels
- allowing specialised D&I recruiters, to review D&I demographic data at an individual personally identifiable job role line level in certain instances to address underrepresentation in the recruitment process

3.10 Monitoring and maintaining levels of employee D&I within Standard Chartered Group

This includes:

- monitoring and maintaining at aggregated and anonymised levels D&I database on all categories of sensitive personal data at various levels within the Standard Chartered Group, including during restructuring and promotion
- assessing at aggregated and anonymised levels D&I data within Standard Chartered Group as a whole
- assessing D&I data within personally identifiable smaller groups, such as the individual Standard Chartered Group company, Standard Chartered Group business/function teams or job role levels
- for the purposes of ensuring equal opportunities in succession planning at aggregated and/or personally identifiable
- measuring and benchmarking D&I data at aggregated and anonymised levels to review our progress in establishing a diverse and inclusive workplace within Standard Chartered Group and as measured against other external organisations

3.11 Monitoring and reporting on performance towards initiatives aimed at addressing employee D&I

This includes:

- monitoring and reviewing D&I data at aggregated and anonymised levels employee satisfaction and sentiment relating to different strands of diversity through employee surveys
- analysing D&I data at aggregated and anonymised levels, and at an individual personally identifiable level, to identify trends for entry, progression and retention of employees, including demographic data relating to specific individuals by D&I focussed recruitment teams and relevant HR professionals

- monitoring and reporting on diversity levels throughout the Standard Chartered Group at aggregated and anonymised levels
- monitoring and reporting on diversity levels at aggregated and anonymised levels within smaller groups, such as the individual Standard Chartered Group member, Standard Chartered Group business/function teams or job role levels
- reviewing D&I data at aggregated and anonymised levels to create action plans to address underrepresentation within the Standard Chartered Group, including within smaller groups, such as the individual Standard Chartered Group member or Standard Chartered Group business/function teams

3.12 Managing Mobility Services

This includes:

- providing relocation services such as shipment, temporary accommodation, flight tickets, immigration, work permit checks and applications

3.13 Managing Employee Surveys and Corporate Affairs campaigns

This includes:

- conducting employee surveys
- conducting audio/visual Corporate Affairs campaigns

3.14 Operating our business

This includes:

- administering our employee conduct dashboard
- evaluating and analysing workload balancing to enable productivity management and capacity planning
- enabling productivity management and capacity planning for timesheet purposes, and validation of the timesheets
- conducting data analysis to review and better understand retention and attrition rates
- improving the diversity and inclusiveness of our workforce
- facilitating and conducting investigations for the Speaking Up programme
- assessing potential conflicts of interests

3.15 Keeping our people safe

This includes:

- conducting identity verification security checks for building access
- using CCTV surveillance recordings at our premises for the purposes of preventing and detecting fraud and/or other crimes, such as theft



- investigating and reporting on incidents or emergencies on our properties and premises
- for other health and safety compliance purposes

3.16 Detecting, investigating and preventing financial crimes

This includes:

- conducting investigations within the Standard Chartered Group
- conducting pre-employment or engagement identity verification screening, including searches with a credit reference agency, sanctions screening checks and criminal record checks to the extent permitted by applicable law
- recording and monitoring voice and electronic communications with us, to the extent permitted by applicable law, to ensure compliance with our legal and regulatory obligations and internal policies

3.17 Complying with applicable laws, regulations and other requirements

This includes:

- providing references to third parties
- publishing and disclosing relevant information required by law for example disclosures required in Standard Chartered Group
- for the purposes of managing our relationship, creating and maintaining employment records, and managing reward, benefits and development
- conducting investigations within the Standard Chartered Group (including identifying and investigating compliance with Standard Chartered Group policies)
- complying with disclosure and discovery obligations in relation to any domestic or foreign government authority investigations, examinations or audits of a Standard Chartered Group branch, subsidiary or legal entity, which may include disclosure of required information relating to regulated activities including your role in such activity and any incident or an investigation or complaints
- complying with disclosure and discovery obligations in relation to legal disputes
- complying with relevant local and foreign laws, regulations, rules, directives, judgments or court orders, requests, guidelines, government sanctions, embargoes, reporting requirements, restrictions, demands from or agreements with any authority (including domestic or foreign tax authorities), court or tribunal, regulatory authority, enforcement agency or exchange body

in any relevant jurisdiction where the Standard Chartered Group operates

- following any voluntary guidelines or recommendations as may be updated from time to time issued by legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers in any relevant jurisdiction where the Standard Chartered Group operates

3.18 Exercising Standard Chartered Group's legal rights and conducting legal proceedings

This includes:

- tracing and exercising our rights and protecting ourselves against harm to our rights and interests
- retaining records as may be necessary as evidence for any potential litigation or investigation
- conducting litigation to enforce our rights or the rights of any other member of the Standard Chartered Group
- obtaining professional advice
- investigating or making an insurance claim
- responding to any insurance related matter, action or proceeding
- defending or responding to any current or prospective legal, regulatory, or industry bodies or associations related matter, action or proceeding

3.19 Keeping in touch with ex-employees

This includes:

- inviting ex-employees to join Standard Chartered Alumni Group or Standard Chartered Talent Network
- sharing recruitment marketing content
- participating in Standard Chartered Talent Network events

3.20 EMPLOYEE MONITORING

3.21 Business communications should only be conducted via Standard Chartered Group systems and networks using approved communication and collaboration tools. Any business communication from Colleagues including those conducted on personal devices shall be deemed to be a communication on behalf of the Group and not in a personal capacity as per Group Electronic and Voice Communication Standard.

3.22 To extent necessary and as permitted under applicable law, we may monitor your use of Standard Chartered Group systems and networks in order to: (i) to detect and prevent misuse of and maintain our systems and networks; (ii) to detect and protect



against unauthorised or unlawful access to and against accidental loss or destruction of, or damage to Standard Chartered Group data; (iii) to monitor standards of training and service and (iv) to detect and prevent crime.

3.23 We use internet blocking software to block access to certain websites. Monitoring reports are generated detailing who has tried to access a potentially blocked site and when. These reports may be subject to review in the case of suspected breach of Standard Chartered Group policies, law or regulation.

3.24 In addition to the consent you have provided to our collection, use and disclosure of your personal data, where permitted by applicable law, we may rely on the Group or a third party's legitimate interests to collect, use and disclose your personal data without consent for purposes such as (but not limited to):

- detecting, investigating and preventing fraud, financial crime and other illegal activities
- detecting, investigating and preventing threats to safety and security, including the security of our systems and networks
- detecting, investigating and preventing of misuse of products and services.

4 When do we use artificial intelligence or automated decision-making?

4.1 We may use artificial intelligence and machine learning, to the extent permitted by applicable law, to help improve our communications and employee experience, make our HR operational processes safer, more efficient and enable us to provide faster responses and improve turnaround time. For example, using writing tools to enhance multiple aspects of your writing, such as clarity, conciseness, and tone or use a chatbot to respond to employees' HR related queries.

4.2 We may use the personal data we collect to conduct data analytics, including profiling and behavioural analysis, to make quicker automated decisions in our business operations and to evaluate your personal characteristics to predict outcomes and risks. We will ensure that rules followed by such automated systems are designed to make fair and objective decisions.

4.3 For further information on your rights in relation to automated decisions that affect you, please refer to the 'What are your personal data protection rights?' section.

5 Who may we share your personal data with?

Standard Chartered Bank (Singapore) Limited
Registration No. 201224747C | GST Group Registration No.: MR-8500053-0
8 Marina Boulevard, #27-01, Marina Bay Financial Centre, Singapore 018981

5.1 We may share your personal data within the Standard Chartered Group. Standard Chartered Group may share your personal data for the purposes of processing as set out in this privacy notice, including with our service providers, our business partners, other third parties and as required by law or requested by any legal, regulatory, governmental, tax, law enforcement or other authority.

5.2 We limit how, and with whom, we share your personal data, and take steps to ensure your personal data is kept confidential and protected when we share it. Such sharing of personal data will be subject to strict limitations on access and compliance with the purposes of processing set out in this privacy notice.

5.3 Both during the recruitment process and during the course of your employment with Standard Chartered, we will ensure that access to D&I Data is restricted to individuals who are accessing the data for the purposes described in this privacy notice. This would include, as an example, D&I analytics professionals, HR professionals supporting D&I planning and specialist D&I recruiters.

5.4 We may share your personal data for our purposes of processing with the following, where relevant and allowed by law:

- **5.5 Other members of the Standard Chartered Group**
 - this may include individuals tasked with ensuring both recruitment and potential ongoing employment aligns with D&I aims and strategies. Such sharing may be done at an individual data level in line with the purposes of processing, but this will be subject to strict limitations on access and sharing of such data being in compliance with the purposes set out in this privacy notice
 - other individuals tasked with providing human resource services within Standard Chartered Group
 - D&I analytics professionals tasked with collecting, performing analytics on D&I personal data and reporting on an aggregated and anonymous basis
 - D&I HR professionals supporting D&I initiatives and planning
 - specialist D&I recruiters tasked with ensuring recruitment aligns with our D&I aims and strategies.
- **5.6 Authorised third parties**



- any other person you have authorised us by your consent, or where exceptions to consent apply, to share your personal data with
- **5.7 Third parties that can verify your information**
 - ex-employers
 - credit bureaus or credit reference agencies (including the operator of any centralised database used by credit reference agencies), credit protection providers, rating agencies, debt collection agencies, fraud prevention agencies and organisations
 - immigration-related service providers
- **5.8 Our service partners and their sub-contractors**
 - recruitment and staffing agencies
 - professional advisers, such as auditors and legal counsel
 - insurers or insurance brokers
 - service providers, such as operational, administrative, data processing and other technology service providers (e.g., payroll processors, benefits administration providers) including anyone engaged or partnered with to analyse and facilitate improvements or enhancements in Standard Chartered Group's operations (including the various D&I initiatives in place) or provision of products and services
 - D&I analytics professionals who are specialist service providers tasked with collecting, performing analytics on D&I personal data and reporting on an aggregated and anonymous basis
 - D&I HR professionals who are specialist service providers tasked with supporting D&I initiatives and planning
 - specialist D&I recruiters tasked with ensuring recruitment aligns with our D&I aims and strategies.
 - providers of professional services, such as screening and authentication providers, occupational health providers, pension providers, pre-employment health test providers, market researchers and management consultants
 - advertising companies and social media platform providers
- **5.9 Government authorities and law enforcement**
 - Standard Chartered Group operates in different markets and legal jurisdictions. Where your job role includes cross-border activities, we may share your personal data as required by law or regulations or as requested by any authority, which includes any

government, quasi-government, regulator, administrative, regulatory or supervisory body, court, tribunal, enforcement agency, exchange body or domestic or foreign tax authorities, having jurisdiction over any Standard Chartered Group member whether within or outside your jurisdiction and whether that Standard Chartered Group member has an employment or engagement relationship with you.

- **5.10 Financial associations, self-regulatory and industry bodies**
 - as required in relation to your job role by financial associations, self-regulatory bodies, industry bodies or associations of financial services providers in any relevant jurisdiction where the Standard Chartered Group operates
- **5.11 Other third parties**
 - third parties in case of a merger, acquisition or divestment: if we transfer (or plan to transfer) any part of our business or assets. If the transaction goes ahead, the interested party may use or disclose your personal information in the same way as set out in this privacy notice, and subsequently notify you of any changes they may make in terms with how they process your personal data
 - any other person under a duty of confidentiality to us, including any other members of the Standard Chartered Group, which has undertaken to keep such information confidential

6 Where do we transfer your personal data?

6.1 Your personal data may be processed, stored, shared, transferred or disclosed by us within the Standard Chartered Group or with other third parties for the purposes described in this privacy notice. We do this in order to improve and support and facilitate our processes and business operations and to comply with our legal and regulatory obligations. This may involve processing, storing, sharing, transferring or disclosing your personal data cross border to other jurisdictions, irrespective of your job location. For example, should you provide D&I Data during our recruitment process and you become an employee of Standard Chartered, relevant D&I data will be transferred to our central HR system for the purposes described above. We are committed to safeguarding your personal data during these activities by implementing appropriate technical and organisational measures and ensuring compliance with applicable data protection laws.



6.2 Where recipients of your personal data are in jurisdictions that are outside of Singapore, and local laws may not have similar data protection laws as Singapore, we will take all reasonable steps necessary to ensure that your personal data has an appropriate adequate level of protection and safeguards to comply with applicable law.

7 How do we protect your personal data?

7.1 We take the privacy and security of your personal data very seriously. To protect your data, we have put in place a range of appropriate technical, physical and organisational measures to safeguard and keep your personal data confidential, for example, by using contracts with appropriate confidentiality, data protection and security terms in our arrangements with third parties. Standard Chartered Group has implemented information security data privacy policies, including incident management and reporting procedures, rules and technical measures to protect personal data and to comply with legal and regulatory requirements. We train and require Colleagues who access your personal data to comply with our data privacy and security standards.

7.2 We require our service providers, or other third parties we engage with and to whom we disclose your personal data to implement similar confidentiality, data privacy and security standards and measures when they handle, access or process your personal data.

8 How long do we keep your personal data?

For the purposes described in this privacy notice, we keep your personal data for business operational or legal reasons while you engage with us and may retain your personal data for a period of time afterwards in accordance with our Group Records Keeping Standard and as required by applicable law and regulations. We will delete, anonymise, destroy and/or stop using personal data when we no longer need it or have a legal basis to keep it.

9 What are your personal data protection rights?

9.1 We respect your personal data, and you have the following rights about how we use your information:

- **Your right to access your data** – you have the right to check whether we hold personal data about you, and you can ask us for a copy of such data and information on how we have used it.

- **Your right to correct your data** – if your personal details have changed, or you believe we have incorrect or out-of-date information about you, you can ask us to update it.
- **Your right to object to automated decision making** – you can ask us to review a decision made solely by automated processing if it negatively impacts you.
- **Your right to data portability** – you can ask us to provide your personal data to another organisation in a format that can be easily read by machines.
- **Your right not to provide consent or to change or to withdraw consent** – we may from time to time ask for your consent to process your personal data. You can choose not to provide such consent or let us know at any time if you change your mind about the consent already provided.

9.2 It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your employment or engagement through our HR self-service portal or by raising a case in OneSC. If you have any questions about your rights, please raise a case in OneSC. If you are writing to us as a former Colleagues, please write to AskHR@sc.com.

9.3 We may request specific information from you to help us confirm your identity and before responding to your request to exercise your personal data rights in line with applicable law. Applicable law may allow or require us to refuse to correct your personal data or provide you with access to some or all the personal data that we hold about you, or we may have destroyed, erased, or made your personal data anonymous in accordance with our record retention obligations and practices. If we cannot accede to your request to exercise your data subject rights, we will inform you of the reasons why, subject to any legal or regulatory restrictions. As a Colleague, exercising any of your rights will not result in any retaliatory measures or adverse consequences.

To submit a Data Subject Request (DSR) pertaining to your personal data, please complete this [form](#).

10 How to get in touch

The following Standard Chartered Group companies act as the data user (sometimes known as controller in other jurisdictions) responsible for processing your personal data in Singapore:

- Standard Chartered Bank (Singapore) Limited



- Standard Chartered Bank Singapore Branch
- Standard Chartered Trust (Singapore) Limited
- SCV Master Holding Company Private Limited
- Trust Bank Singapore Limited

If you wish to access, update or delete your personal data in your employment profile, please contact our hiring team at askhr@sc.com.

If you have any questions about this privacy notice or would like to exercise any of your personal data protection rights, you may contact us at:

The Data Protection Officer
Standard Chartered Bank (Singapore) Limited
9 Changi Business Park Crescent #04-01
Standard Chartered Bank CPB2
Singapore 486005
Email: singapore.privacy@sc.com

10.1 Got a complaint?

If you have any concerns or complaints about how we're using your personal data, please email us at askhr@sc.com regarding your personal data protection rights.

10.2 Other Terms and Conditions

There may be specific terms and conditions in our internal recruitment process that govern the collection, use and disclosure of your personal data. Such other terms and conditions must be read in conjunction with Recruitment privacy notice which can be found at <https://www.sc.com/sg/privacy-notice/>.

10.3 This privacy notice was updated on 30 May 2025.



**Undertaking of Confidentiality by an Employee under
Section 47 of the Banking Act 1970 of Singapore (“the Act”)**

I acknowledge receipt of a copy of Section 47 of the Act.

I undertake that:

- I will not disclose any customer information of Standard Chartered Bank, Singapore and/or Standard Chartered Bank (Singapore) Limited to any other person except as authorised under the Act, and
- I will continue to maintain such confidentiality obligations even after the termination or cessation of my employment.

This undertaking shall be governed by and construed in accordance with the laws of Singapore and subject to the non-exclusive jurisdiction of the Singapore courts.

(Words and expressions defined in the Act have the same meaning in this undertaking.)

Signature:

Joshua Foo

Name:

Date:



Section 47, Banking Act 1970 of Singapore

Definitions (see also definitions contained in Third Schedule Part III, below)

"agreement" means an agreement whether formal or informal and whether express or implied;

"Authority" means the Monetary Authority of Singapore established under the Monetary Authority of Singapore Act 1970;

"bank" means any company which holds a valid bank licence under section 7 or 79;

"bank in Singapore" means —

- (a) a bank incorporated in Singapore; or
- (b) in the case of a bank incorporated outside Singapore, the branches and offices of the bank located within Singapore;

"bank incorporated outside Singapore" means a bank incorporated, formed or established outside Singapore;

"banking business" means the business of receiving money on current or deposit account, paying and collecting cheques drawn by or paid in by customers, the making of advances to customers, and includes such other business as the Authority may prescribe for the purposes of this Act;

"company" means any company defined in any written law for the time being in force relating to companies, any company formed pursuant to any Royal Charter or Letters Patent, and any company incorporated or registered under any written law in force in Singapore and includes any body corporate or unincorporate, whether incorporated, formed or established in or outside Singapore;

"corporation" has the meaning given by section 4 (1) of the Companies Act 1967;

"credit facilities" means —

- (a) the granting by a bank of advances, loans and other facilities by which a customer of the bank has access to funds or financial guarantees; or
- (b) the incurring by a bank of other liabilities on behalf of a customer;

"customer", in relation to a bank, includes the Authority or any monetary authority or central bank of any other country or territory, but does not include any company which carries on banking business or such other financial institution as may be designated by the Authority by notice in writing;

"customer information", in relation to a bank, means —

- (a) any information relating to, or any particulars of, an account of a customer of the bank, whether the account is in respect of a loan, investment or any other type of transaction, but does not include any information that is not referable to any named customer or group of named customers; or
- (b) deposit information;

"deposit information", in relation to a bank, means any information relating to —

- (a) any deposit of a customer of the bank;
- (b) funds of a customer under management by the bank; or
- (c) any safe deposit box maintained by, or any safe custody arrangements made by, a customer with the bank, but does not include any information that is not referable to any named person or group of named persons;

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"director" includes any person occupying the position of director of a corporation by whatever name called and includes a person in accordance with whose directions or instructions the directors of a corporation are accustomed to act and an alternate or substitute director;

"employee" includes an individual seconded or temporarily transferred from another employer;

"financial holding company" means a company designated by the Authority under section 4 of the Financial Holding Companies Act 2013;

"licence" means a bank licence granted or held under section 7, or 79;

"officer" in relation to a corporation, includes —

- (a) a director, secretary or an employee of the corporation;
- (b) a receiver or manager of any part of the undertaking of the corporation appointed under a power contained in any instrument; and
- (c) the liquidator of the corporation appointed in a voluntary winding up;

"parent bank", in relation to a bank, means a financial institution which is able to exercise a significant influence over the direction and management of the bank or which has a controlling interest in the bank;

"parent supervisory authority", in relation to a bank incorporated outside Singapore, a supervisory authority which is responsible, under the laws of the country or territory where the bank or its parent bank is incorporated, formed or established, for supervising the bank or its parent bank, as the case may be;

"person" includes a corporation;

"related corporation" in relation to a corporation, means a corporation that is deemed to be related to the firstmentioned corporation under section 6 of the Companies Act 1967;

"share", has the meaning given by section 4(1) of the Companies Act 1967 and includes an interest in a share.

Privacy of Customer Information

47.—(1) Customer information must not, in any way, be disclosed by a bank in Singapore or any of its officers to any other person except as expressly provided in this Act.

(2) A bank in Singapore or any of its officers may, for such purpose as may be specified in the first column of the Third Schedule, disclose customer information to such persons or class of persons as may be specified in the second column of that Schedule, and in compliance with such conditions as may be specified in the third column of that Schedule.

(3) Where customer information is likely to be disclosed in any proceedings mentioned in item 3 or 4 of Part 1 of the Third Schedule, the court may, either of its own motion, or on the application of any party to the proceedings or the customer to which the customer information relates —

- (a) direct that the proceedings be held in private; and
- (b) make such further orders as it may consider necessary to ensure the confidentiality of the customer information.

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(4) Where an order has been made by a court under subsection (3), any person who, contrary to such an order, publishes any information that is likely to lead to the identification of any party to the proceedings shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$125,000.

(5) Any person (including, where the person is a body corporate, an officer of the body corporate) who receives customer information mentioned in Part 2 of the Third Schedule must not, at any time, disclose the customer information or any part of the customer information to any other person, except as authorised under that Schedule or if required to do so by an order of court.

(6) Any person who contravenes subsection (1) or (5) shall be guilty of an offence and shall be liable on conviction —

(a) in the case of an individual, to a fine not exceeding \$125,000 or to imprisonment for a term not exceeding 3 years or to both; or

(b) in any other case, to a fine not exceeding \$250,000.

(7) In this section and in the Third Schedule, unless the context otherwise requires —

(a) where disclosure of customer information is authorised under the Third Schedule to be made to any person which is a body corporate, customer information may be disclosed to such officers of the body corporate as may be necessary for the purpose for which the disclosure is authorised under that Schedule; and

(b) the obligation of any officer or other person who receives customer information mentioned in Part 2 of the Third Schedule continues after the termination or cessation of the officer's or other person's appointment, employment, engagement or other capacity or office in which the officer or other person had received customer information.

(8) To avoid doubt, nothing in this section is to be construed to prevent a bank from entering into an express agreement with a customer of that bank for a higher degree of confidentiality than that prescribed in this section and in the Third Schedule.

(9) Where, in the course of an inspection under section 43 or an investigation under section 44 or the carrying out of the Authority's function of supervising the financial condition of any bank, the Authority incidentally obtains customer information and such information is not necessary for the supervision or regulation of the bank by the Authority, then, such information must be treated as secret by the Authority.

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THIRD SCHEDULE
PART 1
FURTHER DISCLOSURE NOT PROHIBITED

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
1 Disclosure is permitted in writing by the customer or, if he or she is deceased, his or her appointed personal representative.	Any person as permitted by the customer or, if he or she is deceased, his or her appointed personal representative.	
2. Disclosure is solely in connection with an application for a grant of probate or letters of administration in respect of a deceased customer's estate.	Any person whom the bank in good faith believes is entitled to the grant of probate or letters of administration.	
3. Disclosure is solely in connection with — (a) where the customer is an individual, the bankruptcy of the customer; or (b) where the customer is a body corporate, the winding up of the customer.	All persons to whom the disclosure is necessary for the purpose specified in the first column.	<i>Note: Court may order the proceedings to be held in private [see section 47(3) and (4)].</i>
4. Disclosure is solely with a view to the institution of, or solely in connection with, the conduct of proceedings — (a) between the bank and the customer or the customer's surety relating to the banking transaction of the customer; (b) between the bank and 2 or more parties making adverse claims to money in an account of the customer where the bank seeks relief by way of interpleader; or (c) between the bank and one or more parties in respect of property, whether movable or immovable, in or over which some right or interest has been conferred or alleged to have been conferred on the bank by the customer or the customer's surety. have been conferred on the bank by the customer or his surety.	All persons to whom the disclosure is necessary for the purpose specified in the first column.	<i>Note: Court may order the proceedings to be held in private [see section 47(3) and (4)].</i>

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
5. Disclosure is necessary for — (a) compliance with an order or request made under any specified written law to provide information, for the purposes of an investigation or prosecution, of an offence alleged or suspected to have been committed under any written law; (b) the making of a complaint or report under any specified written law for an offence alleged or suspected to have been committed under any written law.	Any police officer or public officer duly authorised under the specified written law to carry out the investigation or prosecution or to receive the complaint or report, or any court.	
6. Disclosure is necessary for compliance with an enforcement order for attachment of a debt served on the bank attaching moneys in the account of the customer.	All persons to whom the disclosure is required to be made under the enforcement order for attachment of a debt.	
7. Disclosure is necessary for compliance with an order of the Supreme Court or a Judge sitting in the Supreme Court pursuant to the powers conferred under Part 4 of the Evidence Act 1893.	All persons to whom the disclosure is required to be made under the court order.	
8. Where the bank is a bank incorporated outside Singapore or a foreign-owned bank incorporated in Singapore, the disclosure is strictly necessary for compliance with a request made by its parent supervisory authority.	The parent supervisory authority of the bank incorporated outside Singapore or the foreign-owned bank incorporated in Singapore, as the case may be.	(a) Deposit information must not be disclosed to the parent supervisory authority. (b) The parent supervisory authority is prohibited by the laws applicable to it from disclosing the customer information obtained by it to any person unless compelled to do so by the laws or courts of the country or territory where it is established.

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
9. Disclosure is in compliance with the provisions of this Act, the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 or any notice or directive issued by the Authority to banks.	The Authority or any person authorised or appointed by the Authority.	

[Act 25 of 2021 wef 01/04/2022]

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THIRD SCHEDULE —*continued*
PART 2
FURTHER DISCLOSURE PROHIBITED

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
<p>1. Disclosure is solely —</p> <p>(a) in connection with the performance of duties as an officer or a professional adviser of the bank; or</p> <p>(b) to enable an auditor appointed or engaged by a bank in Singapore, the head office of the bank in Singapore or (in the case of a foreign-owned bank incorporated in Singapore) its parent bank, to make certain disclosures.</p>	<p>(a) For the purpose of item 1</p> <p>(a) in the first column —</p> <p>(i) an officer of the bank in Singapore;</p> <p>(ii) an officer designated in writing by the head office of the bank in Singapore or (in the case of a foreign-owned bank incorporated in Singapore) its parent bank;</p> <p>(iii) a lawyer, consultant or Other professional adviser appointed or engaged by the bank in Singapore under a contract for service; or</p> <p>(iv) an auditor appointed or engaged by the bank in Singapore, the head office of the bank in Singapore or (in the case of a foreign-owned bank incorporated in Singapore) its parent bank, under a contract for service.</p> <p>(b) For the purpose of item 1(b) in the first column —</p> <p>(i) the head office of the bank in Singapore, where the head office receives information from an auditor under paragraph (a) (iv);</p> <p>(ii) in the case of a foreign-owned bank incorporated in Singapore, its parent bank, where the parent bank receives information from an auditor under paragraph (a) (iv); or</p> <p>(iii) any employee of the Accounting and Corporate Regulatory Authority who is Appointed under section 35 of The Accountants Act 2004 to carry out a practice review of an auditor, where the employee receives information from the</p>	<p>Disclosure must not be made to any auditor referred to in paragraph (a)(iv) of the second column, other than an auditor appointed or engaged by the bank in Singapore, unless the auditor has given to the bank a written undertaking that the auditor will not disclose any customer information obtained by the auditor in the course of the performance of audit to any person other than —</p> <p>(i) the head office of the bank in Singapore;</p> <p>(ii) in the case of a foreign-owned bank incorporated in Singapore, its parent bank;</p> <p>(iii) an employee of the Accounting and Corporate Regulatory Authority appointed as a Practice reviewer under section 35 of the Accountants Act 2004 to carry out a practice review of the auditor.</p> <p>(b) The disclosure by any auditor to any person mentioned in paragraph (b) (iii) of the second column is subject to any conditions specified in a notice issued by the Authority to the auditor.</p>

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
	auditor under paragraph (a) (iv).	
2. Disclosure is solely in connection with the conduct of internal audit of the bank or the performance of risk management.	In the case of — (a) a bank incorporated outside Singapore — (i) the head office or parent bank of the bank; (ii) any branch of the bank Outside Singapore designated in writing by the head office of the bank; (iii) any related corporation of the bank designated in writing by the head office of the bank; (b) a bank incorporated in Singapore, not being a foreign-owned bank incorporated in Singapore — (i) the parent bank; or (ii) any related corporation of the bank designated in writing by the head office of the bank; or (c) a foreign-owned Bank incorporated in Singapore — (i) the parent bank; or (ii) any related corporation of the bank designated in writing by the parent bank.	
3. Disclosure is solely in connection with the performance of operational functions of the bank where such operational functions have been out-sourced.	Any person including the head office of the bank or any branch thereof outside Singapore which is engaged by the bank to perform the out-sourced functions.	The disclosure is subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority.
4. Disclosure is solely in connection with — (a) the merger or proposed merger of the bank or its financial holding company with another company; or (b) any acquisition or issue, or proposed acquisition or issue, of any part of the share capital of the bank or its financial holding company, whether or not the merger or acquisition is subsequently entered into or completed.	Any person participating or otherwise involved in the merger, acquisition or issue, or proposed merger, acquisition or issue, including any of the person's lawyers or other professional advisers (whether or not the merger or acquisition is subsequently entered into or completed).	

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
4A. Disclosure is solely in connection with the transfer or proposed transfer of the business of the bank to a company under Division 1 of Part 7A, whether or not the transfer is subsequently carried out or completed.	Any — (a) transferor or transferee, defined in section 55A; (b) person affected by the transfer; (c) professional adviser appointed by any person mentioned in paragraph (a) or (b); or (d) independent assessor appointed by the Minister or the Authority under section 55B.	
4B. Disclosure is solely in connection with the transfer or proposed transfer of the business of the bank to a company under Division 2 of Part 4B of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022, whether or not the transfer is subsequently carried out or completed.	Any — (a) transferor or transferee, defined in section 56 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of Commencement of section 193 of the Financial Services and Markets Act 2022; (b) person affected by the transfer; (c) professional adviser appointed by any person mentioned in paragraph (a) or (b); or (d) independent assessor appointed by the Authority under section 57 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022.	

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
4BA. Disclosure is solely in connection with the transfer or proposed transfer of the business of the bank to a company under Division 2 of Part 8 of the Financial Services and Markets Act 2022, whether or not the transfer is subsequently carried out or completed.	Any — (a) transferor or transferee, defined in section 65 of the Financial Services and Markets Act 2022; (b) person affected by the transfer; (c) professional adviser appointed by any person mentioned in paragraph (a) or (b); or (d) independent assessor appointed by the Authority under section 66 of the Financial Services and Markets Act 2022..	
4C. Disclosure is solely in connection with the transfer or proposed transfer of the shares in the bank under Division 3 of Part 4B of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022, whether or not the transfer is subsequently carried out or completed.	Any — (a) transferor or transferee, defined in section 65 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of Commencement of section 193 of the Financial Services and Markets Act 2022; (b) professional adviser appointed by the transferor or transferee; or (c) independent assessor appointed by the Authority under section 66 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022.	
4CA. Disclosure is solely in connection with the transfer or proposed transfer of the shares in the bank under Division 4 of Part 8 of the Financial Services and Markets Act 2022, whether or not the transfer is subsequently carried out or completed.	Any — (a) transferor or transferee, defined in section 74 of the Financial Services and Markets Act 2022; (b) professional adviser appointed by the transferor or transferee; or (c) independent assessor appointed by the Authority under section 75 of the Financial Services and Markets Act 2022.	

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
4D. Disclosure is solely in connection with the restructuring or proposed restructuring of the share capital of the bank under Division 4 of Part 4B of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022, whether or not the restructuring is carried out or completed	Any — (a) shareholder of the bank; (b) subscriber defined in section 68 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of Commencement of section 193 of the Financial Services and Markets Act 2022; (c) professional adviser appointed by the bank or any person mentioned in paragraph (a) or (b); or (d) independent assessor appointed by the Authority under section 69 of the Monetary Authority of Singapore Act 1970 as in force immediately before the date of commencement of section 193 of the Financial Services and Markets Act 2022.	.
4DA. Disclosure is solely in connection with the restructuring or proposed restructuring of the share capital of the bank under Division 5 of Part 8 of the Financial Services and Markets Act 2022, whether or not the restructuring is carried out or completed.	Any — (a) shareholder of the bank; (b) subscriber defined in section 77 of the Financial Services and Markets Act 2022; (c) professional adviser appointed by the bank or any person mentioned in paragraph (a) or (b); or (d) independent Assessor appointed by the Authority under section 78 of the Financial Services and Markets Act 2022.	
5. Disclosure is solely in connection with the restructure, transfer or sale, or proposed restructure, transfer or sale, of credit facilities (whether or not the restructure, transfer or sale is subsequently entered into or completed).	Any transferee, purchaser or any other person participating or otherwise involved in the restructure, transfer or sale, or proposed restructure, transfer or sale, including any of the person's lawyers or other professional advisers (whether or not the restructure, transfer or sale is subsequently entered into or completed).	Customer information, other than information relating to the relevant credit facilities, must not be disclosed.

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
6. In the case of a customer who has been issued with a credit or charge card by a bank in Singapore, disclosure is strictly necessary for notification of the suspension or cancellation of the card by the bank by reason of the customer's default in payment to the bank.	Any financial institution in Singapore which issues credit or charge cards.	No customer information, other than information relating to the following, may be disclosed: (a) the customer's name and identity; (b) the amount of the debt outstanding on the customer's credit or charge card; (c) the date of suspension or cancellation of the customer's credit or charge card, as the case may be.
7. Disclosure is strictly necessary to — (a) create a credit report by a licensed credit bureau of which the bank is an approved member; or (b) enable a licensed credit bureau of which the bank is an approved member to make a disclosure under — (i) section 13(2)(b) of the Credit Bureau Act 2016; or (ii) section 16 of the Credit Bureau Act 2016.	The licensed credit bureau; (b) Any — (i) approved member of the licensed credit bureau; (ii) person the disclosure to whom is permitted by notice under section 13(2) (b) of the Credit Bureau Act 2016; or (iii) third party under section 16(2) (b) of the Credit Bureau Act 2016, where the member, person or third party receives such information from the licensed credit bureau.	(a) Deposit information must not be disclosed. (b) The disclosure by the licensed credit bureau to — (i) the member mentioned In paragraph (b)(i) of the Second column is strictly Necessary to enable the member to assess the Credit worthi-ness of a customer of the member; (ii) the person mentioned In paragraph (b)(ii) of the second column is in accordance with the conditions specified in the notice; or (iii) the third party mentioned in paragraph (b)(iii) of the second column is made with the written consent of the data subject.
7A. Disclosure is for a purpose permitted in a written notice by the Authority under section 33(3)(d) of the Credit Bureau Act 2016.	A licensed credit bureau of which the bank is an approved member	(a) Deposit information must not be disclosed. (b) The disclosure is in Accordance with the Conditions specified in the notice.
8. Disclosure is strictly necessary for the assessment of the credit-worthiness of the customer in connection with or relating to a bona fide commercial transaction or a prospective commercial transaction.	Any other bank or merchant bank in Singapore.	Customer information, other than information of a general nature and not related to the details of the customer's account with the bank, must not be disclosed.

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<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
9. <i>[Deleted by Act 26 of 2012]</i>		
10. Disclosure is solely in connection with the payment of compensation under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 to insured depositors or persons mentioned in section 22(7) of that Act.	(a) The deposit insurance and policy owners' protection fund agency; (b) the Public Trustee; or (c) any person authorised or appointed by the deposit insurance and policy owners' protection fund agency or the Public Trustee (as the case may be) to perform any act in connection with its functions under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.	(a) The disclosure by the deposit insurance and policy owners' protection fund agency or the Public Trustee to any person mentioned in paragraph (c) of the second column is subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority. (b) The disclosure by any person mentioned in paragraph (a), (b) or (c) of the second column to any other person mentioned in the same paragraph is subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority. (c) The Public Trustee may Disclose customer information to such persons or class of persons and subject to such conditions, as the Minister may determine.

[Act 32 of 2022 wef 01/07/2023]
[Act 18 of 2022 wef 10/05/2024]

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PART 3 INTERPRETATION

In this Schedule, unless the context otherwise requires —

“appointed personal representative”, in relation to a deceased person, means a person appointed as executor or administrator of the estate of the deceased person;

“approved member” has the meaning given by section 2 of the Credit Bureau Act 2016;

“credit report” has the meaning given by section 2 of the Credit Bureau Act 2016;

“deposit insurance and policy owners’ protection fund agency” means the deposit insurance and policy owners’ protection fund agency designated under the Deposit Insurance and Policy Owners’ Protection Schemes Act 2011;

“insured depositor” has the meaning given by section 2(1) of the Deposit Insurance and Policy Owners’ Protection Schemes Act 2011;

“lawyer” means an advocate and solicitor of the Supreme Court of Singapore, or any person who is duly authorised or registered to practise law in a country or territory other than Singapore by a foreign authority having the function conferred by law of authorising or registering persons to practise law in that country or territory;

“licensed credit bureau” has the meaning given by section 2 of the Credit Bureau Act 2016;

“practice review” and “practice reviewer” have the meanings given by section 32 of the Accountants Act 2004;

[Act 32 of 2022 wef 01/07/2023]

“public officer” includes any officer of a statutory board;

“specified written law” means the Companies Act 1967, the Criminal Procedure Code 2010, the Goods and Services Tax Act 1993, the Hostage-Taking Act 2010, the Income Tax Act 1947, the Internal Security Act 1960, the Kidnapping Act 1961, the Moneylenders Act 2008 and the Prevention of Corruption Act 1960;

“surety”, in relation to a customer of a bank, includes any person who has given the bank security for the liability of the customer by way of a mortgage or a charge.

[5/2010; 19/2010; 15/2011; 26/2012; 10/2013; 5/2016; 27/2016; 31/2017; 40/2019; 1/2020]

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SG INSTRUCTIONS PRIOR TO ONBOARDING

Dear Candidate,

Post signing the Offer of Employment Letter ("Contract"), please note the next steps which require your completion before you start in Standard Chartered Bank:

STEP	INSTRUCTIONS
1	<p>PRE-EMPLOYMENT BACKGROUND SCREENING PROCESS</p> <p>The Bank engages a 3rd party screening vendor to conduct background screening. You will receive two (2) emails from First Advantage which will contain both a link to the website and detailed instructions on how to complete the online screening data capture process. Please keep a lookout for the email in your inbox (or junk mail). If you do not receive the email, please contact your Talent Acquisition Coordinator.</p> <p>Documents to prepare for verification:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of Highest Education Qualification <input type="checkbox"/> Copy of NRIC (Singaporean / PR only) <input type="checkbox"/> Copy of Passport <input type="checkbox"/> Proof of past Employment History <p>Any failure to provide the mentioned documents may impact the completion of the screening process and delay your joining date.</p> <p>Please contact First Advantage Helpdesk if you face any issues with the online process: GlobalAdvantageSupport@fadv.com</p>
2	<p>STANDARD CHARTERED BANK ACCOUNT</p> <p>To facilitate payroll (salary) processing, you need to open a Bonus\$aver Account with the Bank. Please open the account anytime from now to 1 week before your commencement date. Your Talent Acquisition Coordinator will share the HR Introduction Letter for Application of Banking Facilities with you in a separate email.</p> <p>For SingPass holders, you may open the account online via https://www.sc.com/sg/save/current-accounts/bonussaver/</p> <p>If you currently have a SCB Bank Account in SGD Denomination, you can opt to use this existing bank account for salary crediting.</p> <p>For non-SingPass holders, please refer to the instructions on HR Introduction Letter and visit the Branch to open the account.</p>

Your commencement date will be delayed if you do not complete Step 1 and 2. Post clearance of your background screening, the Onboarding Team will send you the Day 1 email which entails further information on staff account opening, laptop / staff pass collection and reporting details.

Certificate Of Completion

Envelope Id: 3D0334B1-CEAA-431C-9A20-00F997C922BB

Status: Delivered

Subject: Offer of Employment Letter with Authorisation Undertaking Joshua Foo

Source Envelope:

Document Pages: 42

Signatures: 0

Envelope Originator:

Certificate Pages: 2

Initials: 0

Kavita Siag

AutoNav: Enabled

Standard Chartered Bank, 1 Basinghall Avenue

Envelopeld Stamping: Disabled

London, EC2V 5DD

Time Zone: (UTC+08:00) Kuala Lumpur, Singapore

kavita.siag@sc.com

IP Address: 136.226.245.109

Record Tracking

Status: Original

Holder: Kavita Siag

Location: DocuSign

14-Jan-26 | 17:59

kavita.siag@sc.com

Signer Events

Signature

Timestamp

Joshua Foo

Sent: 14-Jan-26 | 18:01

joshua.foo.tse.ern@gmail.com

Viewed: 15-Jan-26 | 06:25

Security Level: Email, Account Authentication
(None)

Electronic Record and Signature Disclosure:

Accepted: 15-Jan-26 | 06:25

ID: 71411f72-2d89-4711-81bb-ce2585971fd0

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

14-Jan-26 | 18:01

Certified Delivered

Security Checked

15-Jan-26 | 06:25

Payment Events

Status

Timestamps

Electronic Record and Signature Disclosure

PUBLIC



standard
chartered

Consent Notice: Use of Electronic Records and Electronic Signature

1. Standard Chartered PLC or any of its affiliates (together the "Bank") may provide information to you electronically. You should store this information for your records.
2. You permit the general use of electronic records and electronic signatures in connection with your relationship with the Bank.
3. You acknowledge that you understand the risks (including, but not limited to, the risk of Fraud or interference by third parties) in the delivery of any communication electronically and hold the Bank free and harmless from and against (indemnifying if necessary) all losses, damages, demands, claims, liabilities, costs, and expenses of any kind, arising out of or in connection with any such communication, except as may exclusively arise by reason of fraud, gross negligence or willful misconduct on the part of the Bank.
4. By electronically signing this agreement, you agree that your signature will have the same legal effect, validity and enforceability as a manually executed signature. You unqualifiedly waive your right to object to the presentation of any printed or written version or representation of this agreement on the ground that such version or representation is not the best evidence of its contents.
5. You consent to the processing of personal data including names, email addresses and telephone numbers in connection with the use of the DocuSign platform. The Standard Chartered Group Privacy Statement may be viewed here (<https://www.sc.com/en/privacy-policy/>).
6. You warrant that you have the authority to execute this agreement on behalf of the entity or the individual (as applicable) stipulated on the next page(s).
7. You have read the information stated above and provide your consent by electronically signing this agreement.

How can I trust this platform?

You are signing this document through DocuSign on <https://account.docusign.com/>. This notice will form part of the electronic evidence.