



Terms and Conditions for Instant Loan Scratch & Win Promotion

These are the applicable terms for the “Instant Loan Scratch & Win” Promotion, organised by us, Trust Bank Singapore Limited.

Promotion period	The Promotion period will be from 15 June – 14 July 2026.	
Participation eligibility	<p>This Promotion is open to:</p> <ul style="list-style-type: none"> - New to Trust customers who successfully take up an Instant Loan with Trust; and - Selected Trust customers* who are eligible to take an Instant Loan with Trust, and have received a Quest from us in relation to this promotion. - <p><i>*Existing Trust customers who have not taken an Instant Loan with Trust before, and whose account must be valid (not suspended or terminated) and in good standing (as decided by us).</i></p>	
What do you need to do?	Successfully apply for an Instant Loan of minimum amount of S\$15,000, as set out in the Quest issued to you, during the promotion period.	
What do you get?	<ol style="list-style-type: none"> 1. Upon disbursement of the Instant Loan to you, you will receive 1 digital scratch card in your Trust App when you successfully apply for an Instant Loan of minimum amount of S\$15,000. 2. The maximum number of scratch cards you may receive under this Promotion is 1. 3. We aim to make your scratch card available within 24H of validation. 4. Scratch cards earned under this promotion will be available in your Trust App under the ‘Quest’ section once you have successfully applied for an Instant Loan. 5. Please see your Quest for the scratch card denominations that you are able to win from this promotion. 	
How will cashback be credited?	Type of Trust card that you have	Cashback credit
	Trust Cashback card	Cashback rewards will be credited to your cashback card.
	Trust Link or NTUC Link Credit Card	Cashback rewards will be credited to your Trust Link or NTUC Link Credit Card.
	If you have more than one of these Trust cards, the cashback will be credited to the first type listed above.	
When will the scratch cards expire?	All unused scratch cards will expire at the end of the month following the month of issuance.	



- Scratch cards are not transferable or exchangeable for cash.
- No extensions will be allowed and no reminders will be sent prior to expiry of scratch cards.
- Rewards that you win on the scratch cards shall be determined by a randomised computerised system, and the decision will be final.
- We shall determine at our discretion whether an application has met the eligibility requirements under this promotion.
- We retain the right to take back or withdraw any reward or prize, or deduct an equivalent amount from your account.
- Our General Terms and Conditions also apply to this promotion.