



Terms and Conditions for Standard Chartered Priority Client Acquisition Campaign

1. The Campaign Period will run from 1 April 2021 until 31 May 2021 (both dates inclusive).
2. The offer is available to all new clients of Standard Chartered Bank UAE, (hereinafter "the Bank") in its Priority Banking segment.
3. For the purpose of this campaign:
 - 3.1. New to Bank clients are defined as clients who have not been Priority Banking clients of the Bank within the past 12 months and have opened accounts during the Campaign Period and/or do not hold existing Current and/or Savings Account and/or Term Deposit accounts with the Bank in its Personal Banking, Premium Banking, Priority Banking or Private Banking segments.
 - 3.2. Eligible products for Deposit Products include Current and/or Savings Account, MortgageOne and SaadiqOne Accounts and all Term Deposits, including Saadiq variants.
 - 3.3. Eligible products for Investments include Mutual Funds, Wrap products, Fixed income securities, Smart Savings Plans and Single premium insurance, including Investments held under Wealth Lending.
 - 3.4. Assets under Management ("AUM") is calculated as the sum of balances of all Deposit Products and Investments, in AED or foreign currency equivalents.
 - 3.5. Salary transfer is defined as minimum AED 30,000 credited into the client's salary account on monthly basis, excluding any variable commissions.
 - 3.6. New Funds: For New to Bank clients, New Funds are defined as the maximum average monthly AUM held by the client during any 1 of the 2 calendar months, following the month in which the account was opened.
 - 3.7. Eligible products for Protection include Term Life Insurance plans and Whole of Life Insurance Plans.
 - 3.8. Eligible products for Credit Cards include Visa Infinite only, applied via online channel or paper application.
 - 3.9. Eligible products for mortgages include MortgageOne, SaadiqOne, Standard Mortgages under Conventional or Saadiq categories
4. **Cashback Offer**
 - 4.1. All clients who meet the minimum eligibility criteria set out below for the products are eligible for the maximum cashback based on the below tiers:

Category	Offer:	Cash Back	Criteria	Total Net Pay-out
Salary Transfer	When you start a relationship with Salary Transferred to Standard Chartered	AED2,000	AED30,000	AED2,000
Priority AUM Qualified	When you start an AUM based Priority relationship with Standard Chartered	AED2,000	AED 370,000	AED2,000
Salary Transfer + AUM Qualified	When you start an AUM based Priority relationship and transfer your Salary to Standard Chartered	AED4,000	AED 370,000 + Salary Transfer	AED4,000
Visa Infinite	When you start an AUM based Priority relationship, transfer your Salary and get a Visa Infinite Card with Standard Chartered & Spend AED 10,000	1,500 AED Amazon eVoucher emailed to clients	AED 370,000 + Salary Transfer + Visa Infinite	AED5,500
Mortgage	When you start an AUM based Priority relationship, transfer your Salary, get a Visa Infinite Card & a mortgage with Standard Chartered	AED 2,000 (Via Mortgage Consultant AED1,000)	AED 370,000 + Salary Transfer + Visa Infinite + Mortgage	AED7,500

- 4.2. An individual client can receive a maximum cashback of AED 7,500, if they qualify on all the tiers as per table above.



4.3. Cashback Pay-outs will be as per the following schedule:

- 4.3.1. Clients establishing a Priority Relationship with Salary transferred in April 2021, will be eligible for pay-out end of June 2021
- 4.3.2. Clients establishing a Priority Relationship in April 2021 with Salary transferred in May 2021, will be eligible for pay-out end of June 2021
- 4.3.3. Clients establishing a Priority Relationship with Salary transferred in May 2021, will be eligible for pay-out end of July 2021
- 4.3.4. Clients establishing a Priority Relationship in May 2021 with Salary transferred in June 2021, will be eligible for pay-out end of July 2021
- 4.3.5. Clients establishing an AUM Priority Relationship with funding in April 2021, will be eligible for pay-out end of August 2021, provided at least 3-month minimum average balance funding of AED 370,000 is met in each month
- 4.3.6. Clients establishing an AUM Priority Relationship in April 2021 with funding in May 2021, will be eligible for pay-out end of September 2021, provided at least 3-month minimum average balance funding of AED 370,000 is met in each month
- 4.3.7. Clients establishing an AUM Priority Relationship with funding in May 2021, will be eligible for pay-out end of September 2021, provided at least 3-month minimum average balance funding of AED 370,000 is met in each month
- 4.3.8. Clients establishing an AUM Priority Relationship in May 2021 with funding in June 2021, will be eligible for pay-out end of October 2021, provided at least 3-month minimum average balance funding of AED 370,000 is met in each month
- 4.3.9. Clients will receive e-Voucher on their registered email address on successful subscription of Standard Chartered Visa Infinite Credit Card; Please refer to Credit Card T&Cs below
- 4.3.10. Clients with a mortgage approved during the campaign and disbursed up to August 2021, will be eligible for pay-out end of September 2021
- 4.4. The bank will credit the cashback into the client's current / savings account upon qualification. Clients will be required to have an open and active current / savings account to receive the cashback.
- 4.5. Mortgage subscribed via a mortgage consultant will be eligible for a cashback of AED1,000.
- 4.6. Cashback are non-transferable and cannot be paid, remitted or deposited to a person or account other than the client.
- 4.7. Voucher/ Cashback will not be offered on Standalone subscription of Credit Card or Mortgage product, i.e. will not be eligible without a current or savings account subscription.
5. The Bank shall not pay late payment charges or additional profit for any delay in giving the cashback and/or prize.
6. The Bank shall not be liable for any delay in giving the cashback and/or prize if such delay is because the client cannot be contacted.
7. Minor / Guardianship accounts are excluded from the campaign.
8. Transfer of funds from a client's spouse, siblings, parents or children's accounts into the client's account via internal transfer, cash withdrawal and deposit or transfers routed through other bank(s) will be excluded from New Funds calculations.
9. Setup of multiple family accounts will not be eligible under the campaign and will be excluded from New Funds calculations.
10. Voucher on Credit Cards are applicable on successful applications (supplementary accounts/cards are excluded) and final approval either via online channel or physical applications, which will be given only after verification of all information with documents and is at the sole discretion of the Bank. Clients will be required to activate their credit card, successfully generate their Credit Card PIN and spend as per criteria set out below. Clients whose application is rejected for any reason and clients who have closed their Standard Chartered Credit Card within the last six (6) months from the date of application will not be eligible for the voucher on Credit Cards.
11. The Bank reserves the right to disqualify any client from the cashback and/or prize if it has reasonable grounds to believe the client has breached any of the terms, conditions and rules of the campaign. It also has the right at any time to verify the validity of the eligibility of all clients, not limited to just the information provided.
12. All taxes, fees and other charges, if any, payable on the cashback and/or prize shall be the sole responsibility and liability of the client.
13. The Bank reserves the right to terminate the campaign and to vary or modify any of the terms and conditions herein from time to time. In case of disputes, the decision of the Bank shall be final and binding. Further, the Bank reserves the right to cancel or amend the campaign and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any anticipated law or regulation or any other event outside the Bank's control. Any change to the campaign would be notified as soon as possible by the Bank. In the event of such change or termination, clients agree to relinquish their rights in respect to the campaign and acknowledge that they will have no recourse against the Bank
14. This offer is not valid in conjunction with any other special promotion or other reward periodical campaign.
15. The campaign and these terms and conditions are governed by the Laws of the United Arab Emirates and any disputes will be subject to the exclusive jurisdiction of the courts of the Dubai.
16. All other Standard Chartered Bank Terms and Conditions apply. Please visit sc.com/ae for full terms and conditions.



Amazon.ae Gift Card* Credit Card Application Offer Terms and Conditions

1. All successful credit card applications will be eligible for an Amazon.ae Gift Card* ("the Offer").
2. The offer is valid for only New To Bank or New to Product credit card applications from the period starting from 5 April to 31 May 2021 ("the offer period").
3. Existing SCB clients currently holding any SCB issued credit card are not eligible for the below offer
4. Eligible credit card will be Standard Chartered Visa Infinite Credit Card
5. The Bank will email the Amazon.ae Gift Card* to the client's registered email address, once the required spend amount has been met.
6. Clients will have until 31st July 2021 to meet the spend requirement as stated in the below grid
7. clients who have met the below spend requirement as stated in the below grid will receive the Amazon.ae gift card by 31 August 2021

Credit Card	Applications received via SC Mobile app directly or Website Form:	Spends Requirement
Standard Chartered Visa Infinite Credit Card	AED 1,500	AED 10,000

8. The 'spend requirement' must be on credit card retail purchases, Point-Of-Sale and online transactions (within or outside the UAE).
9. The following type of transactions are not eligible: transactions at exchange houses, cash withdrawals, Balance Transfers, Fixed Payment Plans, School Fee Cashier Order and Smart Payment Plans
10. This offer is not valid in conjunction with any other special promotion or other reward periodical campaign.
11. The Bank reserves the right in its sole discretion to cancel, terminate, modify or suspend this offer and to disqualify any Participant who tampers with the offer and/or the entry process.
12. This Terms should be read together with the Client Terms sc.com/ae/terms-and-conditions and [Credit Card Terms and Conditions](#).
13. These Terms and Conditions are governed by the laws of the United Arab Emirates and any dispute will be subject to the exclusive jurisdiction of the court of United Arab Emirates.
14. *Restrictions apply, see amazon.ae/gc-legal