Refer and win with Standard Chartered Priority Banking.

Refer a friend or family member to Priority Banking and get exciting rewards.

Introduce a friend or family member to sign up for Standard Chartered Priority Banking by **31 August 2020** and get fascinating gifts or equivalent cash back.

<table>
<thead>
<tr>
<th>Successful referrals</th>
<th>Gift Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 successful referral</td>
<td>1 Samsonite OCTOLITE SPINNER 55 carry-on case or BDT 20,000 worth shopping voucher from Meena Bazar/Shwapno/Esquire Electronics</td>
</tr>
<tr>
<td>3 or more successful referrals</td>
<td>BDT 60,000 worth gift voucher from Apan Jewellers or BDT 60,000 worth shopping voucher from Meena Bazar/Shwapno/Esquire Electronics</td>
</tr>
</tbody>
</table>

*Priority Banking Referral Programme Terms and Conditions apply

Email the name and mobile number of your referee to your RM or PriorityBanking.BD@sc.com and we will do the rest.
Priority Banking Referral Programme Promotion
February 2020 to August 2020

Terms & Conditions:

1. This Priority Banking Referral Programme Promotion (the "Promotion") is valid from 2 February - 31 August 2020, both dates inclusive ("Promotion Period"). By participating in this Promotion, you agree to be bound by these terms.

2. The Promotion is only open to existing Priority Banking clients of Standard Chartered Bank Bangladesh ("Bank") who during the Promotion Period, refers any family member or friend ("Referred Individual") to the Bank (hereafter, "you" or "Existing Client")

3. Prior to referring a Referred Individual to the Bank, you must:
   (a) consent to the Bank disclosing your name, and the fact that you are a Priority Banking client of the Bank to such Referred Individual;
   (b) obtain the consent of such Referred Individual to provide their personal data (i.e. Full Name and Cell Phone Number) through email/sms/Referral Form to Priority Relationship Manager or dedicated number/email/weblink provided by Bank. You should also inform each Referred Individual of the purpose. The purpose is to use their personal data by providing it to the Bank for marketing of the Bank’s products and services;
   (c) inform, and obtain the consent of, such Referred Individual to the Bank’s representative contacting them via phone and message;
   (d) inform the Referred Individual that a reward will be accorded to you if these Promotion T&Cs are complied with; and
   (e) inform, and obtain the consent of, such Referred Individual that estimated total value of their Fresh Funds (as defined in Clause 6) placement with the Bank would be disclosed to you by virtue of the value of the reward you receive under this Promotion.

4. A referral will be considered successful when:
   (a) the referral is made during the Promotion Period;
   (b) the Referred Individual is a “new-to-bank” client of the Bank, and:
      (i) is at least 18 (Eighteen) years old as at the date of becoming a new-to-bank client;
      (ii) opens a minimum of one (1) Bangladesh Taka denominated current/savings account with the Bank with “Fresh Funds” and has a day-end minimum balance of at least BDT 35,00,000 (Taka Thirty-five lakh) at any day in Month N (N being the month of Account opening). For example, if the current/savings account is opened on 3rd February, the day-end Balance of the Account has to be at least BDT 35,00,000 on any day from 3rd February 2020 to 29th February 2020

To clarify, Referred Individuals are considered ‘new-to-bank’ if they have not maintained any existing relationship with the Bank in the 12 (Twelve) months prior to the commencement of the Promotion Period.

5. All Standard Chartered Bank Staff will be excluded from this campaign.

6. “Fresh Funds” means funds that
   (a) Do not originate from any existing account with the Bank; and
   (b) Have not been withdrawn and re-deposited within the last 30 days.

7. The date of referral shall be determined as the date that the Bank receives the contact details of the Referred Individual.
8. Each Existing Client who has made a successful referral will receive the following reward ("Reward"): 

<table>
<thead>
<tr>
<th># of Successful Referrals during Promotion period</th>
<th>Reward for Eligible Existing Client*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 successful referral</td>
<td>1 Samsonite Octalite Carry-on case</td>
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<tr>
<td></td>
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<td>BDT 20,000 worth shopping voucher from Meena Bazar/Shwapno/Esquire Electronics</td>
</tr>
<tr>
<td>2 successful referrals</td>
<td>BDT 40,000 worth shopping voucher from Meena Bazar/Shwapno/Esquire Electronics</td>
</tr>
<tr>
<td></td>
<td>(provided that client has not availed any gifts for the previous Referral)</td>
</tr>
<tr>
<td>3 successful referrals</td>
<td>BDT 60,000 worth gift voucher from Apan Jewellers</td>
</tr>
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<td></td>
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<td>BDT 60,000 worth shopping voucher from Meena Bazar/Shwapno/Esquire Electronics</td>
</tr>
<tr>
<td></td>
<td>(provided that client has not availed any gifts for the previous 2 Referrals)</td>
</tr>
</tbody>
</table>

*Once an existing client avails a reward, the count of successful referrals will start again.

For joint accounts, only the account holder nominated as the main account holder shall be entitled to the Reward. If the Referred Individual opens a Joint Account, it will be considered as 1 (One) referral.

9. This Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. The Reward will be applicable subject to such an account being valid and in good standing. The rewards will be forfeited if any of the Eligible Client’s account(s) with the Bank are suspended, closed or the Eligible Client is in breach of any existing terms and conditions of our banking agreement.

10. The Bank reserves the right to: (a) decline to pay the rewards, or cancel payment of the rewards, or deduct from any of the Eligible Client’s account(s) with the Bank (without notice to the Eligible Client) the value of any rewards under this Promotion, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:

(i) where the Eligible Client has acted fraudulently or dishonestly;

(ii) where the Eligible Client has conducted himself/herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank;

(iii) upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, as set out in our Client Terms and elsewhere in any of our banking agreement(s).

11. You understand and agree to be bound by any such variation.

(a) In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.

(b) Please read these Promotion T&Cs together with our Client Terms, Current/ Savings Account, Priority Banking Services and Privileges (collectively, “Other Terms”). If there is any inconsistency between these terms and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.

12. The Promotion T&Cs are governed by and shall be construed in accordance with the laws of the People’s Republic of Bangladesh.