

**Charles & Keith CNY Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

1.1 This Promotion is valid from 26 January to 4 February 2019 (“Promotion Period”).

**2 Eligibility & Benefits**

2.1 Standard Chartered credit cardholders (“Cardholders”) who purchase any items with their Standard Chartered credit card at the Charles & Keith outlet at the Mall, Gadong shall be entitled to discounts as follows:

- 10% on the first item
- 15% on the 2<sup>nd</sup> item
- 20% on the 3<sup>rd</sup> item or more

2.2 Cardholders will also earn double reward points on these purchases where there is no cap to the additional points earned.

2.3 There is no minimum spend criteria to enjoy the offers from clauses 2.1 and 2.2.

2.4 Cardholders will receive an exclusive Charles & Keith red packet when they meet the minimum spend of BND88 and above.

2.5 This Promotion is not applicable with any other privileges or benefits offered in-store during the Promotion Period.

2.6 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Charles & Keith. The services and products are the responsibility of Charles & Keith and are subject to their terms and conditions.

**3. Banking & Merchant’s Agreement**

3.1 This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.

**4. General**

4.1 We may vary, modify, delete or add to these Term and Conditions by notice to you in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to you by public announcement as set out in Clause 7.3 of Customer Terms.

4.2 We may substitute benefits with similar value and at any time without assigning reasons thereof.

4.3 We may cancel or withdraw this Promotion at any time.

4.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.

4.5 The Terms and Conditions are in addition to our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.