

**Ramadhan Family Treats Promotion (the “Promotion”) Terms and Conditions (the “Terms and Conditions”):**

**1. Term**

1.1 This Promotion is valid from 6 May to 30 June 2019 (the “Promotion Period”).

**2. Eligibility & Benefits**

**2.1 Spend and Lucky Draw**

- 2.1.1 This promotion is only eligible for Standard Chartered Bank Visa credit cards issued in Brunei.
- 2.1.2 Standard Chartered Visa credit cardholders will need to meet a monthly minimum spend of BND1,000 for their spend to be eligible for the lucky draw. The first accumulative BND1000 will equate to 20 lucky draw chances and every BND50 spent on top of their minimum spend on their credit card will equal to one (1) lucky draw chance.
- 2.1.3 For the purposes of the lucky draw, the accumulative spend by the basic and supplementary cardholder will be combined.
- 2.1.4 Customers may have all their card spends entered into the lucky draw so long as those cards meet the minimum monthly spend requirement.
- 2.1.5 Only retail spending (including online spend, utilities spend and overseas spend) will be eligible for the lucky draw but Cash Advance will not be included in the draw.
- 2.1.6 For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at a rate we reasonably consider appropriate.
- 2.1.7 Any transaction reversal will be excluded from this Promotion.
- 2.1.8 Subject to these Terms and Conditions, one hundred (100) winners will be selected at the end of the Promotion Period.
- 2.1.8 The selection will be made based on their cumulative number of chances for each draw periods by a computerised system from the pool of eligible entries on the draw date.
- 2.1.9 Winners for the Lucky Draw will be notified by SMS and/or telephone at their phone numbers in our records only.
- 2.1.10 Lucky Draw prizes are as follows:

<b>Winner</b>	<b>Lucky Draw Prizes</b>	<b>Participating Merchants</b>
1 x	BND1,500 Shopping Voucher	AV Electronics (Kiulap, Kuala Belait, Airport Mall, The Mall Gadong) QQestore (Kiulap) Excapade Sushi (Gadong, Kuala Belait, Times Square, Bandar Seri Begawan, Kiulap Setia Kenangan I) Kaizen Sushi (Kuala Belait, Seria, Kiarong, Bandar) Emperor’s Court (Manggis Mall) Supa Save (Beribi, Mabohai, Seria, One Riverside) Hua Ho Department Store (Manggis Mall,
1 x	BND1,000 Shopping Voucher	
1 x	BND750 Shopping Voucher	
4 x	BND500 Shopping Voucher	
35 x	BND50 Shopping Voucher	
58 x	BND20 Shopping Voucher	

		Sengkurong, Tanjung Bunut, Kiulap, Tutong, One City, Delima, Gadong)
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- 2.1.11 The prizes are non-transferable, non-exchangeable and non-redeemable for cash, credit or any other prizes and other items in part or in whole.
- 2.1.12 Standard Chartered Bank reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified. The winners must have a valid Standard Chartered Bank Visa card in good standing at point of winning in order to qualify for the prizes.
- 2.1.13 Standard Chartered Bank makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the prizes.
- 2.1.14 Standard Chartered Bank will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from the winner's utilisation of the vouchers.
- 2.1.15 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Participating Partners. The services and products are the responsibility of Participating Partners and are subject to their terms and conditions.
- 2.1.16 Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for the Visa Spend Lucky Draw.

### 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 the 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 offered under the Promotion with other benefits of a similar value at any time, without prior notice and without requiring us to give any reason for doing so.
- 4.3 We may cancel or withdraw this Promotion at any time, without prior notice and without requiring us to give any reason for doing so.
- 4.4 In the case of any disputes arising from or in connection with this Promotion, Standard Chartered Bank's decision is final and conclusive.