

Standard Chartered Brunei Foreign Currencies Fixed Deposit Promotion (“Promotion”) Terms and Conditions (“Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 27th August 2018 to 30th September 2018 (both dates inclusive) (“Promotion Period”). to all new and existing customers of Standard Chartered Bank Brunei (the “Bank”), who are individual clients and Business Banking clients.

2. Eligibility & Benefits

2.1 This promotion is available to all new and existing individual and Business Banking customers of Standard Chartered Bank (“the Bank”) who have:-

2.1.1. placed a minimum sum of BND50,000 or equivalent in any foreign currencies in Fresh funds into either US Dollar (USD), Australian Dollar (AUD) and Great Britain Pounds (GBP) with tenor of 1, 3, 6, 9 and 12 months.

2.1.2 be validly existing (i.e. must not be suspended, cancelled or terminated) accounts, in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion.

2.2 “Fresh funds” refer to funds that do not originate from any existing account with the Bank and funds that are not withdrawn and re-deposited within the last 30 days of opening your Fixed Deposit.

2.3 Customers eligible for this Promotion as stated in clause 2.1, above, may avail a promotional interest rate on the fresh funds placed in the requisite Fixed Deposit during the Promotion Period (“Promotional Rate”). The Promotional Rate is available by contacting us at one of our branches or by calling our 24-hour Client Care Centre at 265 8000.

2.4 The Promotional Rate is only applicable if the Fixed Deposit is held until maturity of the tenor.

2.5 The Bank reserves the right to require the forfeiture of any amount or interest awarded at the Promotional Rate or any part thereof if any early withdrawals are made from the Fixed Deposit prior to maturity of the tenor. Normal penalty fees and charges apply for any premature upliftment in accordance with the Bank’s prevailing Tariff Booklet.

3 Any renewal upon maturity of the Fixed Deposit at the option of the account holder will be based on the Bank’s prevailing respective currency Fixed Deposit board rate for the same tenor.

General

4 The Promotion is not valid with other offers, privileges or promotions unless otherwise stated.

5 The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend or shorten the Promotion at any time at the Bank’s sole and absolute discretion, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

6 The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for the Gifts and/or Promotion and/or the

amount of interest that you are entitled to receive. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

- 7 The terms and conditions of the Promotion are to be read in conjunction with our Customer Terms and Current/Cheque/Savings Account and Fixed Deposit Terms (collectively, "Standard Terms"). If there is any inconsistency between the Standard Terms and the terms and conditions of this Promotion, the latter shall prevail to the extent of such inconsistency.