

**Standard Chartered VISA Spend and Travel Promotion Monthly Digital Giveaway (“this Giveaway”)
Terms and Conditions (“these Terms and Conditions”):**

1. Term

1.1 This **Giveaway** begins on:

- 3rd until 7th July 2019
- 22nd until 28th July 2019
- 12th until 18th August 2019

2. Eligibility & Benefits

2.1 You could receive Travel Voucher worth BND200 in the Standard Chartered VISA Spend and Travel Promotion if you fulfil these criteria:

- (a) You must be a Standard Chartered Brunei Credit cardholder OR,
- (b) Apply and successfully sign up for Standard Chartered VISA Credit Card from the date of commencement of this Giveaway period.
- (c) You must submit your answer in the comment section and,
- (d) You must submit your full name (as stated in IC), IC number, email address and mobile number in our IG direct message.
- (e) You must be a resident of Brunei with a valid IC (Yellow, Purple or Green).
- (f) You are at least 21 year old as at the date of the Giveaway announcement.
- (g) Your Instagram profile must be public.
- (h) You must follow @stanchartbn page.

2.2 The Standard Chartered Brunei Instagram page ‘@stanchartbn’ will post a monthly giveaway contest to which you must answer correctly to the questions asked.

2.3 An entry is considered successful when you submit the answers in the Giveaway announcement Instagram post and must fulfil the participant criteria (refer 2.1).

3. The organisers of the Standard Chartered VISA Spend and Travel Promotion will randomly draw one (1) winner from the eligible entries at a time we determine, after the submission date.

4. If you are selected as a winner, you will be contacted via Instagram Direct Message and you must collect your prize at one of the Standard Chartered Bank’s branches within the time frame disclosed.

5. Travel vouchers can be redeemed at Freme Travel Brunei within 3 (three) months from the issuance date.

6. By joining this Giveaway, you have given consent to Standard Chartered Brunei Bank (i) to use your personal data for marketing of the Bank’s products and services; and (ii) to contact you via telephone and SMS.

7. Standard Chartered Bank Brunei (the “Bank”) reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.

8. The 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 prizes.

9. Employees of Standard Chartered Bank Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for lucky draw from this Promotion.
10. Winners of the lucky draw must have credit cards that are in good standing at the point of the Giveaway and prize awarding.
11. The announcement of winners for the Giveaway shall be conducted at the beginning of the month during the Giveaway Period and winners will be contacted at the mobile numbers registered with the Bank or provided via Instagram Direct Message.
12. Standard Chartered Bank Brunei shall not accept any responsibility for the services and products offered by the Participating Merchant. The services and products are the responsibility of the Participating Merchant and are subjected to their terms and conditions.

13. Banking Agreement

- 14.1 This Promotion is governed and subject to be contained within the 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.

14. General

- 14.1. We shall be entitled to use the names and pictures/photographs of any or all winners for print advertisements or other publicity materials; and may otherwise engage any or all winners for publicity purposes without any compensation whatsoever and in such manner as we deem fit. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the lucky draws for purposes of the Promotion.
- 14.2. 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.
- 14.3. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 14.4. We may cancel or withdraw this Promotion at any time.
- 14.5. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 14.6. 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.