

Discover Hua Ho Mastercard Platinum (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 26 June to 31 December 2019 (“Promotion Period”).

2. Eligibility & Benefits

2.1.1 Applicants of Standard Chartered Hua Ho Mastercard Platinum credit cards who apply for and whose applications are approved during the Promotion Period (“Successful Applicants”) will be entitled to a 3-year annual fee waiver. The annual fee waiver offered in this Promotion is applicable to a basic cardholder who has not held any valid Standard Chartered credit card for at least 6 months prior to the application.

2.1.2 The annual fee waiver is also applicable to the first supplementary cardholder should the application be completed concurrently with the basic cardholder.

2.1.3 Cancellation within twelve (12) months by successful application of any Hua Ho Mastercard Platinum credit card under the Promotion will result in penalty charges being charged to the cancelled credit card, regardless of whether it was utilised/accepted or not as follows:

Card Type	Cancellation Penalty
Hua Ho Mastercard Platinum	BND120

2.2 Balance Transfer

2.2.1 Customers who successfully apply for the transfer of their credit card outstanding balance from other banks will enjoy 0% interest for 6 months on the transferred balance only.

2.2.2 The Promotion set forth in Clause 2.2.1 is applicable to new Standard Chartered credit cardholders.

2.2.3 There must be a minimum balance transfer of BND500 to be eligible for the Promotion.

2.2.4 Customers will also enjoy prevailing new credit card promotions if they apply for a new credit card. Should there be any cancellation of their credit cards within 12 months of the balance transfer, then they will be subjected to the value of any premium received from the new credit card promotion charged back to their credit card.

3. Banking Agreement

3.1 This Promotion is governed by and subject to the 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 prior notice and 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.