

Charles and Keith Preview Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 17 to 24 March 2019 (“Promotion Period”).

2 Eligibility & Benefits

Double Reward Points

2.1 Standard Chartered Credit Cardholders who use their Standard Chartered credit cards to make purchases at Charles and Keith (Brunei) (“the Service Providers”) during the promotion period will be eligible to enjoy double reward points.

2.2 The additional reward points are capped at 1,000 reward points per cardholder.

2.3 The additional reward points will be credited to the eligible card accounts by the mid of the following month with the narrative ‘Charles & Keith Rebate’ provided that the account is valid and in good standing at the point of credit.

2.4 Should there be a reversal of the purchase within the first 30 days after the Promotion Period, then the bank reserves the right to claw back the additional points without prior notification.

Lucky Draw

2.5 Standard Chartered debit and credit cardholders who purchase Charles and Keith products on 17 March 2019 during the preview launch event will be eligible for a Lucky Draw (“Lucky Draw”) to win back the cost of their purchased items, capped at BND150.

2.6 The rebate will be credited to the winning card account by the mid of the following month on the condition the account is valid and in good standing at point of credit.

2.8 Every BND50 spent will be equivalent to one (1) chance at the Lucky Draw.

2.9 The accumulative spend of the principal cardholder and the supplementary cardholder shall be combined for the purpose of computing Lucky Draw chances.

2.10 Subject to these Terms and Conditions, one (1) winner will be selected and contacted two (2) weeks after 15 April 2019 to be notified of their prize.

2.11 The winner will be notified by SMS and/or telephone using the phone numbers listed in our records only.

2.12 Any default in payment will result in the credit card account forfeiting the rebate for that month.

2.13 The rebate is non-transferable, non-exchangeable and non-redeemable for cash, credit or any other prizes and other items in part or in whole.

2.14 Standard Chartered Bank reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified or uncontactable.

2.15 Standard Chartered Bank shall not accept any responsibility for the services and products offered by the Service Providers under this Promotion. The services and products are the responsibility of the Service Providers and are subject to their terms and conditions.

Free Gift

- 2.16 Clients who spend a minimum of BND80 will receive a free gift on 17 March 2019.
- 2.17 The free gift will be provided by the Service Providers, and cannot be exchanged for cash.

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 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.
- 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.