

**Standard Chartered Credit Card and Personal Loan Digital Acquisition Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Terms**

1.1. This Promotion is from 1<sup>st</sup> July 2019 to 31<sup>st</sup> December 2019 (“Promotion Period”).

**2. Eligibility & Benefits**

- 2.1. A customer who initiates a Standard Chartered Credit Card or Standard Chartered Personal Loan application (“Application”) online via [www.sc.com/bn](http://www.sc.com/bn) and successfully submit a completed Application with all necessary supporting documents during the Promotion Period will be eligible to receive a Wireless Phone Charger and an iTag Bluetooth Anti-theft Device (“Premiums”).
- 2.2. In addition to the above, customers who successfully completed an application for a Standard Chartered credit card or Personal Loan during the Promotion Period will also be entitled to offers from any on-going Standard Chartered Credit Card and Personal Loan Promotion if they comply with the applicable terms and conditions.
- 2.3. Standard Chartered Bank is not an agent of the vendors supplying the Premiums under this Promotion.
- 2.4. Each customer is only eligible to attain one set of Premiums while stocks last during the Promotional Period irrespective of the number of Standard Chartered Credit Cards or Personal Loans they have successfully applied for.
- 2.5. Eligible applicants must check the conditions of the Premiums at the point of receiving the premiums after which the Bank will not be held liable should there be any defect to the Premiums.

**3. Banking 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, Product 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.