You’ve mastered success. Master the financial complexities that come with it.
Here for good

At Standard Chartered, we are with you for the long run.

It is a commitment that we do not take lightly as we strive to be open, collaborative and fair at all times.

For more than 150 years, Standard Chartered has maintained the highest standards of corporate governance, employee diversity, social responsibility and respect for the environment.

Importantly, we continue to share our success as we build a trusted business in over 70 markets across Asia, Africa and the Middle East.

Here for you

You have worked hard to become successful.

But success brings its own complexities and challenges of managing multiple priorities.

At Priority Banking, it is always about you, your needs and your aspirations. Your Priority Banking relationship comes with our commitment to proactively partner you for the long run, bringing you holistic solutions across your investments, cash and lending needs, at all times leveraging on our global network, capabilities and pool of experts.

As you move from one milestone to the next, we provide dedicated service and advice tailored to your changing needs, continually reviewing to ensure your financial plan stays on track.

We are here for you. Here for good.
Welcome to a privileged world of wealth solutions and rewards

1. Seamless high quality everyday banking

Convenient banking solutions, delivered digitally

- Easy sign-up
- 24x7 access to all your accounts
- Enjoy convenient local and international fund transfers as well as bill payments to major utility companies
- No additional fee for cash withdrawals made using your Priority Banking ATM card from local and international Cirrus ATM networks*
- Convenient local and foreign currency accounts

Customised credit cards and preferential financing

- Exclusive Priority Banking Visa Infinite Credit Card, with travel and lifestyle privileges
- A wide range of financing solutions for your property with preferential pricing

2. Making global banking simple

International banking services

- Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated relationship managers to help you with your financial needs wherever you are
- Our Global Link service seamlessly links all your Standard Chartered accounts around the globe in a single view
- With our global presence, we can help connect across our network and provide seamless global fund transfer services, with preferential pricing and flexibility of currency selection
- Tap into our vast international network for your global wealth, banking and property financing needs from the comfort of your home

* Applicable to withdrawal fees imposed by Standard Chartered Bank Brunei. Charges imposed by corresponding banks will not be included.
Exceptional service

• A dedicated relationship manager, supported by a team of experts to help you navigate the ever-changing economic environment and plan for your needs
• Access to Priority Banking centres in our branches, Priority teller counters and 24x7 Priority Contact Centre to offer you high quality service

Rewarding the whole relationship

• With Priority Banking’s unique 360° Rewards Programme, we recognise and reward you with points for your entire relationship with us - encompassing your credit card spends, savings, investments and property loans
• Fee waivers and discounts on everyday banking services
• Exclusive lifestyle privileges and invitations, including premium offers from exclusive partners
• Priority benefits for your immediate family

3. Grow your wealth and finance your property

Comprehensive range of wealth solutions

• A structured financial review process to help us identify your investment needs and goals
• A wide range of financial solutions to choose from
• Regular and timely market watch alerts to help you stay updated
• Wealth lending solutions to help you unlock your assets, allowing you access to liquidity at any time. We accept financial assets inclusive of cash, unit trusts, bonds, structured deposit and structured note which you can use to secure your credit facility. This can offer you greater purchasing power and the flexibility to explore new investment opportunities
• Dedicated relationship manager, supported by investment counsellors to address your financial needs and help manage your financial priorities

Full suite of property financing solutions

• A wide range of property financing solutions (residential or commercial properties and equity loans) with preferential pricing
• Experienced Relationship Managers to help you navigate the complexities of buying a property and find the financing option best suited to your needs

4. Going the extra mile and rewarding you more

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1. Seamless high quality everyday banking

Convenient banking solutions, delivered digitally

As you live a busy life, it is no surprise that you require convenient everyday banking solutions that work for you. We offer a suite of convenient, easy and fully digital banking services that allow you to focus on your life, family, career and financial aspirations.

Easy sign-up
Your time is precious.
Signing you up seamlessly enables you to take immediate advantage of:

- Online banking services
- A full suite of credit cards, including the Priority Banking Visa Infinite Card

Convenient digitally-enabled banking and payment services
Manage your money anywhere, anytime with our award-winning online and mobile banking services that give you and your family the most precious currency of all - more time in your busy lives.

- Check balances and statements, pay bills, setup standing instructions, or move funds between banking accounts instantly on your mobile phone, tablet or laptop
- Link up, view balances and transfer funds seamlessly between your Standard Chartered accounts across multiple markets with our Global Link service
Priority Banking Debit card

Relish the freedom to go places knowing that you will receive the priority service you deserve anywhere.

Your Priority Banking Debit Card is your primary global relationship card. Enjoy access to a wide range of convenient services that allows you to transcend borders on your terms:

- Access to Standard Chartered and ATM network.
- Your Priority Banking Visa Debit Card comes with exclusive travel insurance of up to BND500,000 for you and your immediate family ensuring you peace of mind as a global traveller.
- Free withdrawals at over 4,000 Standard Chartered ATMs globally*
- Our emergency cash services will always be available to you, should you happen to lose your wallet or card overseas.

Convenient local and foreign currency accounts

At Priority Banking, your money is never idle with our local and foreign currency savings account. And, if you choose to credit your salary into your account, you could potentially enjoy better returns.

*Applicable to withdrawal fees imposed by Standard Chartered Bank Brunei. Charges imposed by corresponding banks will not be included.
Customised credit cards and preferential financing

Enjoy a full suite of credit cards and personal financing solutions at preferential terms, designed to meet your specific needs.

Exclusive globally recognised credit card

Your internationally mobile lifestyle, be it for work, business or leisure, means that you can be in Shanghai one day, Mumbai the next and Singapore a day later.

As a Priority Banking client, you can take advantage of the complimentary Priority Banking Visa Infinite Credit Card, which complements your global lifestyle and recognises your success.

Your Priority Banking Visa Infinite Credit Card comes with:

- Exclusive complimentary travel insurance of up to BND500,000 for you and your immediate family ensuring you peace of mind as a global traveller.

- Complimentary unlimited access to 1000 DragonPass Airport Lounges worldwide.

Preferential everyday financing

As a Priority Banking client, you’ll enjoy preferential terms and lower fees when you require access to both immediate financing solutions or for long-term investment goals.

With a range of personal financing solutions, you can always count on us for personal loans and secured overdrafts at privileged rates and low fees for your child’s education, to purchase a new car or even for unexpected cash needs.
With expanding horizons, you might travel or work overseas and possibly relocate your family in the process. Living abroad can make managing your financial priorities a challenge.

With our footprint across the globe, we can help you make the most of your global opportunities.

### International banking solutions and services

- Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated relationship managers to help you with your financial needs wherever you are.

- With **Global Link**, you can seamlessly link and view multiple accounts in different countries in a single view and move funds between them at the click of a button. **Enjoy free international money transfers** and flexibility to choose your currency.

- Tap into our vast international network for your global wealth, banking and property financing needs from the comfort of your home.
3. Grow your wealth and finance your property

Investing can be complex, due to the massive amount of market data and product choices. The challenge is to identify the suitable choices that best fit your unique needs and life-stage.

This is where Priority Banking can help you with personalised investment advice. As there is no one-size-fits-all solution, our relationship managers and investment counsellors work with you to identify solutions which are suitable for you. Our **investment profiling** approach helps you set and quantify your goals before you select solutions from established global providers, that best fit your risk profile and investment preference.

Our team of experienced investment counsellors helps to bring your financial objectives into perspective. Together with your relationship manager, the team will proactively review and offer advice to ensure your investments stay on track.
Leverage our global market expertise backed by our expert team of investment strategists and advisers, for timely market insights to help you identify investment opportunities. The **broad range of products** available are Premium Currency Investments, Structured Deposits and Foreign Exchange solutions offered by Standard Chartered Bank Brunei; and Bonds, Structured Notes and Unit Trusts offered by Standard Chartered Securities (B) Sdn Bhd.

- **Regular and timely global market view**, from a global team of investment strategists
- **Wealth lending solutions** help you unlock your assets and allow access to liquidity when required
- **Dedicated relationship manager**, supported by our team of experienced investment counsellors to help you identify wealth solutions that suit your financial needs
- **Investment counsellors** to provide you with specialist knowledge and insight about market movements and trends to maximize your potential to grow and protect your wealth
A great property is not just a home – it is an investment that can grow in value.

Whether you are a seasoned investor or a first-time buyer, purchasing or refurbishing a property can be a complex and long process. We are here to offer:

- **A wide range of property financing solutions** (including loans for residential or commercial properties and equity loans) with preferential pricing

- **Property loan advisory service** to help you navigate the complexities of buying a property and find the financing option best suited to your needs

Scan to know more about our mortgage solutions
4. Going the extra mile and rewarding you more

We understand your aspirations and we are here to help you achieve them. As a privileged Priority Banking client, you have our promise of total commitment with dedicated service and attention to your needs. We will go the extra mile to get things done for you when it really counts as we believe banking is about rewarding customer relationships.

**Exceptional service without hassle**

We value your relationship and regardless of what you need, we are here to help.

**Dedicated relationship manager**

Your relationship manager will manage your total financial relationship with the bank, to help navigate the ever-changing economic environment and plan for your evolving needs.

Your relationship manager is well-certified with comprehensive training to ensure they are equipped with the right skills.

Your relationship manager is supported by an experienced team of client service managers and a team of qualified product and investment experts. Working together as a team, you can be assured of constantly receiving the right level of service, expertise and attention.

**Privileged access and preferential treatment**

Enjoy the preferential service levels that you are accustomed to, with our exclusive Priority Banking Centres in Bandar Seri Begawan and Kuala Belait as well as 200 centres worldwide. Have comfort that no matter where you are you can access our 24x7 dedicated Priority Contact Centre.
Banking is about relationships, and at Priority Banking, that is the principle that guides us. We recognise and reward your total relationship with us.

• **Purchase With Rewards** is a feature that allows you to pay for your next credit card transaction using your Reward Points. Earn points, not just on your card spending, but also for your entire banking relationship, investments and loans; and activate Purchase with Rewards on your selected credit card via Online Banking to redeem it for anything you like.

• **Preferential pricing** on your deposits and loans, discounts and fee waivers on everyday banking transactions and services like cheque books and cashier’s orders.

• Enjoy exclusive lifestyle privileges that match your status and lifestyle; where you can receive special premium offers from our partners and invitations to first-class previews and lifestyle events.

• At Priority Banking, we understand the importance of family and extend your **Priority privileges to your immediate family** as well:
  - Global recognition of your Priority Banking status accorded to your spouse and children
  - Complimentary Priority Banking Visa Infinite Credit Card for your spouse
  - Preferential pricing on banking transactions, and access to Priority Banking centres, Priority teller counters and Priority Contact Centre.

**Rewarding the whole relationship**

Scan to know more about the rewards you can enjoy.
Priority Banking Terms and Conditions

Terms and Conditions

PRIORITY BANKING SERVICES AND PRIVILEGES

In these terms and conditions, “you” refers to you, your joint account holder or your authorized person who are Priority Banking (“PB”) customers of Standard Chartered Group. The additional services we provide to you as a Priority Banking customer are governed by these terms and conditions. Should there be any inconsistencies to these Terms & Conditions; the version on the website on www.sc.com/bn will prevail.

1. Membership
1.1. You will need to meet our eligibility criteria to become a Priority Banking Customer. Your admission to Priority Banking membership is at our discretion.

1.2. Continuation of your Priority Banking relationship is subject to fulfilment of the eligibility criteria. We will review your relationship with us on a regular basis and its continuation will be at our discretion. The Bank reserves the right to end your PB membership at any time with prior notification to you in accordance with our usual practices.

1.3. You may end your Priority Banking membership by giving us written notice.

2. Eligibility criteria for Priority Banking
2.1. To enjoy the exclusive Priority Banking membership and all the benefits and privileges that come with it, simply maintain a minimum of BND100,000 in deposits and investments (referred to as Assets Under Management “AUM”) or take up BND400,000 in housing loans with us; or maintain a monthly credit of more than BND10,000 in your Payroll Account with us.

2.2. Customers who earn a gross salary/income of minimum BND10,000 per month and credit their salary to us may receive complimentary Priority Banking membership for 12 months. In order to remain as a PB member the customer must then reach the minimum AUM threshold of BND100,000 at the end of the 12 months. In the event the customer does not reach the minimum AUM in the time stipulated, they will be transferred back to their original client segment with notification to them.

3. Fees and Charges
3.1. We may charge you fees for providing you with the Priority Banking services. The fees are set out in the tariff sheet under Priority Banking and may change from time to time. You can request for a copy of the Priority Banking tariff sheet or the specific charges for a particular Priority Banking service by contacting your Relationship Manager, via the Client Care Centre, or the Standard Chartered Bank website www.sc.com/bn.

4. Information we disclose
You consent to each member of the Standard Chartered Group, its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security) to our head office and any other member of the Standard Chartered Group in any jurisdiction and anyone we consider necessary to provide you with Priority Banking Services.
You consent to us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer.

5. **Priority Banking Services**
Priority Banking services may not be available in some countries and are subject to local regulations. We may vary or withdraw the services at anytime. You can find out about the current services available to you by contacting your Relationship Manager, via the Client Care Centre, or visiting our branches or the Standard Chartered Bank website in your country.

We reserve the right not to provide you or cease to provide you with any Priority Banking services and its accompanying benefits (if any) if you are downgraded from the Priority Banking platform for any reasons whatsoever. We will attempt to notify you as soon as possible if this happens but we do not need to give you any reason for doing this.

5.1. **Household Recognition**
5.1.1. Household recognition allows for certain family members to be admitted to PB membership. PB membership under household recognition may be extended to your spouse and children or, in the instance that you are not married, to your parents, namely your father and mother.

5.1.2. The admission of your family members’ to PB membership is subject to your family members holding eligible accounts with us and you notifying us of their accounts. We may end your family members’ Priority Banking membership at anytime with notification to you.

5.1.3. Continuation of your family member’s Priority Banking relationship(s) is subject to your fulfilment of the eligibility criteria. We will review your relationship with us on a regular basis and its continuation will be at our discretion.

5.1.4. As a Household Priority Banking member, you agree to be recognised as part of the main applicant’s household. Any of your accounts / join accounts balances would be included in determining whether the household meets the Priority Banking criteria.

5.1.5. In the event that no household members meet the Priority Banking eligibility criteria, the Bank reserves the right to convert your banking relationship or the banking relationship of any or all of your household members who were accorded Priority Banking membership by us though our Household Recognition to Personal Banking relationship (if any).

5.1.6. As a primary customer, you may at any point in time give us in writing instructions to end the Household Recognition service which is extended to your family members.

5.1.7. In the event you choose to voluntarily transfer out of the Priority Banking platform, we will not notify your household members.

5.1.8. The Bank reserves the right to communicate with the household’s primary customer only.
5.2. Global recognition
5.2.1. The Global Recognition service may not available in all countries.

5.2.2. The Global Recognition service is subject to you notifying us in writing of the details of the accounts you hold with us in each country.

5.3. Preferential foreign currency exchange
Preferential currency exchange rates are only available in countries where we offer preferential foreign currency exchange rates for local Priority Banking customers.

5.4. Global Link
The Global Link service is provided at our discretion subject to the terms in the Global Link Guidelines. Where this service is available the Global Link Guidelines will be made accessible through Standard Chartered Bank Online Banking.

5.5. Free outward telegraphic transfers
Commission fees and cable charges are waived for fund transfers between Standard Chartered accounts to and from the account holder’s own name. Any transfers to third-party accounts will be subjected to standard tariffs and charges.

5.6. Emergency cash
You may withdraw the local currency equivalent of up to US$5,000 daily when using the Emergency Cash service. The Emergency Cash service is subject to terms contained in the Emergency Cash application form.

5.7. Services provided by third parties
From time to time we may introduce you to other Priority Banking privileges and service provided by third parties. Any services provided by third parties are subject to their terms and conditions and we will not be liable for any loss you incur in connection with such services.

Standard Chartered Securities (B) Sdn Bhd

Standard Chartered Securities (B) Sdn Bhd is a wholly owned subsidiary of Standard Chartered Bank and forms part of the Standard Chartered Group. Standard Chartered Securities (B) Sdn Bhd was incorporated on 4 June 2016 in Brunei Darussalam with limited liability by the Registrar of Companies and is authorised by Autoriti Monetari Brunei Darussalam.

Standard Chartered Securities (B) Sdn Bhd provides investment advisory and portfolio management services through a team of Financial Planning certified and licensed Investment Counsellors and Relationship Managers.

Standard Chartered Securities (B) Sdn Bhd distributes Unit Trusts, Bonds and Structured Notes. Standard Chartered Bank Brunei distributes Premium Currency Investment and Structured Deposits.

Standard Chartered Securities (B) Sdn Bhd is incorporated in Brunei Darussalam with limited liability by the Registrar of Companies Reference Number RC20001003.
Information is accurate as of February 2020

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sc.com/bn

Standard Chartered Securities (B) Sdn Bhd is incorporated in Brunei Darussalam with limited liability by the Registrar of Companies Reference Number RC20001003.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18.