

**Unit Trusts Regular Savings Plan Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

- 1.1 This Promotion is valid from 19 October 2020 to 31 October 2020, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

**2. Eligibility**

- 2.1 This Promotion is open to all eligible Standard Chartered Securities (B) Sdn Bhd (“SCSB”) clients who signs up for Unit Trusts Regular Savings Plan (“UT RSP”) offered by SCSB (“Eligible Products”) during the Promotion Period.
- 2.2 Clients who subscribe to any Eligible Products will be entitled for sales charge of 1.5% on each of their monthly contributions. Refer to table below for illustration:

Monthly Contribution	Unit Trust Sales Charge	Sales Charge Amount	Invested Amount
\$200.00	1.5%	\$3.00	\$197.00

- 2.3 In order to qualify for the sales charge offer in Clause 2.2, subscription of Eligible Products by client must be a minimum of \$100 monthly contribution in respective currency for a minimum period of 24 months during the Promotion Period.
- 2.4 If your investment amount is in a currency other than the currency of Brunei Darussalam, we determine the applicable rate of conversion for the purpose of calculating its equivalent in BND.

**3 Agreement**

- 3.1 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including SCSB’s Customer Terms, Investment Product Terms, Know Your Investment Risk (“KYIR”) for Unit Trust including UT RSP and Standard Chartered Bank (“the Bank”)’s Customer Terms, Current/Cheque/Savings Account, Fixed Deposit Terms and any other relevant documents forming our agreement.
- 3.2 Cancellation of standing instruction for UT RSP in less than 24 months will be subjected to a cancellation fee as per the Bank’s tariff.
- 3.3 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

**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 or any other mode of our choice as set out in Clause 6.3 of SCSB’s 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 Potential investors must complete a client risk profiling assessment to understand their risk appetite before taking up any investment products.