



Standard Chartered Hua Ho Mastercard Reward Points & Festive Lucky Draw (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

- 1.1 This Promotion is organized by Standard Chartered Bank (the “**Bank**”).
- 1.2 This Promotion begins on 21 January 2022 until 28 February 2022, both days inclusive (“**Promotion Period**”).

2. Eligibility & Benefits

- 2.1.1 To qualify for this Promotion, you must be an existing Hua Ho Mastercard holder and perform transactions using the same Mastercard during the Promotion Period.
- 2.1.2 This Promotion is limited to Hua Ho Department Stores located in Manggis, Yayasan, Tanjung Bunut and Sengkurong only (“**Hua Ho Department Stores**”).

2.2. 8x Reward Points

- 2.2.1 Standard Chartered Hua Ho Mastercard credit cardholders will be entitled to 8x reward points if they spend a minimum of BND50 in a single receipt at Hua Ho Department Stores during the Promotion Period.
- 2.2.2 For the purpose of this Promotion, the Primary Cardholder and Supplementary Cardholder spend and reward points accumulated from their spend will be combined.
- 2.2.3 The bonus reward points will be capped at 5,000 reward points per credit card throughout the Promotion Period.
- 2.2.4 The reward points will be reflected on the client’s credit card statements in March according to the amount transacted.
- 2.2.5 Any transaction reversal or in dispute will be excluded from this Promotion.

2.3. Festive Lucky Draw

- 2.3.1 In addition, Standard Chartered Hua Ho Mastercard holders who spend a minimum of BND50 in a single receipt at Hua Ho Department Stores are eligible for one (1) lucky draw for every BND50 spent during the Promotion Period. For instance, clients who has spent BND150 in a single receipt will qualify for 3 lucky draw chances. For the avoidance of doubt, clients shall not accumulate receipts of less than BND50 spent to qualify for this lucky draw.
- 2.3.2 The total number of clients eligible to win the B\$50 Hua Ho Shopping Voucher for this Promotion is limited to 100 clients only.



2.3.3 The vouchers redeemed are not allowed to be exchanged for cash and Hua Ho Department Store reserves the final right to determine the usage and redemption of the voucher.

2.3.4 Any transaction reversal or in dispute will be excluded from this Promotion.

3. Banking Agreement

3.1 This Promotion is governed by and subject to the terms and conditions on which we provide our products including but not limited to the Customer Terms, Credit Card Terms and any other relevant documents forming our banking agreement.

3.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei Darussalam.

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 The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing this Promotion at any time at the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

4.4 The Bank is not the supplier(s) of the Prize or an agent of the supplier(s) of the Prize. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and assume no liability or responsibility for the acts or omissions of the supplier(s)/merchant(s) or any non-performance or defects in the Prize. If you win the Prize, any dispute about the quality, value, condition or performance of the Prize is to be resolved directly between you and the supplier(s)/merchant(s) supplying the Prize. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the supplier(s)/merchant(s) supplying the Prize for any reason, and you accept the Prize as it is and subject to any terms and conditions the supplier(s)/merchant(s) may impose

4.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.