



0% EasyPay Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 1 October 2021 to 31 January 2022 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Standard Chartered primary and supplementary credit cardholders who make purchases during the Promotion Period may choose to convert their retail purchases for 12-month, 18-month or 24-month 0% EasyPay Instalment Plan (“this Plan”) for 0.99% processing fee or a minimum of BND3, whichever is the higher amount.

2.2 The retail purchases must be a minimum of BND300 per transaction and a maximum of BND30,000 to be eligible for the Promotion.

2.3 The request for conversion must be made via Standard Chartered Bank’s Client Care Centre at 2658000 or SC Mobile within 30 days of the retail purchase in order for the processing fee discount to be applicable.

2.4 This Promotion is not applicable for 6-month Easypay conversion and will be charged in the following credit card statement. Existing processing fee waivers due to client segment benefits will be eligible for this Promotion.

2.5 A cardholder may have multiple applications per month for this Promotion as long as they meet all the eligibility criteria and their credit balance allows it.

2.6 The cardholder may at any time prepay all instalments with written notice to the Bank. Upon receipt of such notice, an administration fee of B\$100 will be levied to the card account for the processing of the pre-payment.



2.7 In the event of dispute on the merchandise, the cardholder will settle the dispute directly with the merchant and that all instalments owing to the Bank shall not be affected.

2.8 Each eligible transaction made by the cardholder under this Promotion shall constitute and be deemed to be a request made by the cardholder to the Bank to allow the cardholder to use the instalment plan for such purchases. The Bank has the sole and absolute right to refuse such requests and is not bound or obliged to accept the cardholder's request to use the instalment plan. The Bank reserves the right to, at any time at its sole and absolute discretion and without giving any reason and without any prior notice or liability to the cardholder, reject the cardholder's request to use the instalment plan for any of the cardholder's purchases; or suspend, withdraw, terminate, discontinue, or cancel the instalment plan in respect of cardholders.

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.

3.2 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 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.

Standard Chartered Bank, Brunei Branch

Registration No. RFC00000061

51-55 Jalan Sultan Complex, Jalan Sultan Omar Ali Saifuddien, Bandar Seri Begawan BS8811, Brunei Darussalam

Incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18

The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London EC2V 5DD



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.

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chartered

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