



Employee Banking Credit Card Acquisition Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 22 July to 31 December 2021 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Perpetual Fee Waiver and Bill Wipeout

2.1.1 The Promotion is open to the following clients of the Standard Chartered Bank (collectively referred to as “Eligible Clients”):

- New Standard Chartered Visa and Mastercard credit card applicant with existing Employee Banking relationship or whose salary has been assigned to the Bank and their application has been approved during the Promotion Period.

2.1.3 Eligible Clients will receive: -

- (i) a bill wipe out of Brunei Dollars Twenty Only (BND20) with a minimum transaction of Brunei Dollars Ten Only (BND10) on their first month purchase; and
- (ii) perpetual fee waiver.

3. Banking Agreement

3.1 This Promotion is governed by and subject to the terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any relevant 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 By participating in the Promotion, the cardholder expressly agrees to be bound by these Terms and Conditions.

4.2 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.



- 4.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 4.4 We may cancel or withdraw this Promotion at any time.
- 4.5 We reserve the right to extend, cancel, terminate or suspend this Promotion any time without prior notice to the cardholders. Any extension, cancellation, termination or suspension of this Promotion by us shall not entitle the cardholder to any claims or compensation against us for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension.
- 4.6 In the case of any disputes arising from or in connection with this Promotion, our decision is final and absolute.