



TERMS AND CONDITIONS

Standard Chartered Employee Banking Acquisition and Wealth Offer Segments Campaign

1. Promotion

1.1 This Employee Banking Acquisition and Wealth Offer Segments Campaign (the “**Promotion**”) is available from **15th April 2022 to 30th Sept 2022**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

2. Eligibility for Employee Banking Sign Up Offer

2.2.1 The Promotion is open to new to bank customers and new to payroll customers of Standard Chartered Bank (“**the Bank**”) who fulfill the following criteria (individually, “**Eligible Customer**” and collectively, “**Eligible Customers**”):

- (a) established an employee banking relationship with the Bank by opening a payroll account with a minimum Gross Salary of Brunei Dollars one thousand and five hundred Only (BND1,500) within the Promotion Period. For the avoidance of doubt, there shall be no cap to the salary limit unless superseded by the eligibility of assets under management in the other segments;
- (b) Subject to Clause 2.2 herein below, the eligible applicant shall maintain salary assignment with the Bank for a minimum period of 12 months from the establishment of the Employee Banking relationship; and
- (c) sign up a SC credit card as offered by the Employee Banking proposition with the eligible applicant as the named primary cardholder.

2.1 You must maintain a current account or savings for the purpose of maintaining the payroll with the Bank for a minimum of 12 months. The Bank reserves the right to deduct the equivalent of the reward value should you fail to maintain your payroll with us for a minimum of 12 months from the opening of the account (for new to bank customers) or from the start of your salary assignment (for new to payroll customers).

2.2 The Eligible Customer is entitled to a sign-up offer of 1000 Reward Points credited to their Standard Chartered credit cards.

Minimum Gross Salary	Reward Points
BND 1,500 and above	1000

2.3 The reward points will be issued according to the schedule of the accumulation period as stipulated in Clause 3.3



- 2.4 There shall be no alterations, exchange, transfer, and substitution of reward points at any time.
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3. Eligibility for Wealth Offer under Standard Chartered Securities (B) Sdn Bhd

3.1 This section is open to all Eligible Customers and existing Employee Banking customers who subscribe to any Unit Trusts with sales charge of 3% and above (individually “Eligible Product” and collectively, “**Eligible Products**”) offered by Standard Chartered Securities (B) Sdn Bhd (“**SCSB**”) during the Promotion Period and are holding valid SCB Brunei credit card for the purpose specified in Clauses 3.4 and 3.5.

3.2 The following transactions are excluded from Eligible Products:

- Unit Trust Regular Savings Plans;
- Switching, redemption and transfer transactions;

3.3 The invested amount in Eligible Products by Eligible Customers will be accumulated within the individual period (“Accumulation Period”) as stipulated below:

No	Accumulation Period
1	15 th April 2022 to 31 st May 2022
2	01 st June 2022 to 30 th June 2022
3	01 st July 2022 to 31 st July 2022
4	01 st August 2022 to 31 st August 2022
5	01 st September 2022 to 30 th September 2022

3.4 The Eligible Customers who invest in any Eligible Products will be awarded credit card reward points based on accumulated invested amount within the Accumulation Period. The reward point entitlements are tiered as follows:

Unit Trusts		
Investment Tier (BND)	Every invested amount (BND)	Reward Points
10,000 to 49,999	10,000	1,000
50,000 and above	50,000	6,000

3.5 The reward points shall be credited to client’s highest credit card type and that the card account is primarily under the Eligible Customer’s name. The reward points will be credited into respective credit card account in the third week of the following month of Accumulation Period.



- 3.6 If the investment amount is in a currency other than the currency of Brunei Darussalam, for the purpose of calculating its equivalent in BND, we will use the average rate for the month in which the Eligible Product transactions are being captured. Should there be a difference between the prevailing rate at the point of transaction and the average rate, the average rate as determined by SCSB will be taken as final.
- 3.7 SCSB is not an agent of the merchants supplying the goods and services of which the reward points are subsequently utilised for. The goods and services are the responsibility of the merchants and are subject to their terms and conditions.

4 Agreement

- 4.1 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Customer Terms, Investment Product Terms and Conditions and Standard Chartered Bank's Customer Terms, Current/Cheque/Savings Account, Fixed Deposit Terms, Credit Card Terms and any other documents forming our agreement.
- 4.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

5 General

- 5.1 We shall be entitled to use the name, identification numbers and pictures/photographs of any or all winners for print advertisements or other publicity materials; and may otherwise engage any or all winners for its publicity purposes without any compensation whatsoever and in such manner as we deem fit. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the Promotion.
- 5.2 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.
- 5.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 5.4 We may cancel or withdraw this Promotion at any time.
- 5.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 5.6 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products. Bonds are only offered to qualified



investors who are either individuals or corporations that fall under the Accredited Investors definition as specified under Section 20 of Securities Market Order, 2013 (SMO).