



The Employee Banking Salary Transfer Campaign 2021

Promotion

- 1 This Employee Banking Campaign (“**Promotion**”) is available from **1st July 2021 to 30th November 2021**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

- 2 The Promotion is open to New to Bank customers and New to Payroll customers of Standard Chartered Bank (“the Bank”) establishing an Employee Banking relationship with the Bank by opening a payroll account with a Gross Salary of BND1,500 within the Promotion Period.
- 3 As an Employee Banking customer, you must meet our eligibility criteria for a minimum of 12 months from your salary assignment. In the event you fail to meet the eligibility criteria after establishing the Employee Banking relationship under this Promotion, we may charge you a service fee for providing you with any Employee Banking services.

For the purpose of this Promotion:

- 4.1 “Gross Salary” means a minimum salary amount of BND 1,500 (including allowances and other deductions) maintained as salary assignment prior to the Promotion Period and for the entire duration of the Promotion Period.

Participation

- 5 Eligible customers who meet the Gross Salary amount during the Promotion Period are entitled to the offers as set out in the table below.

Offer	Criteria	Offer Details
Offer: Lucky draw chance per client to be entitled for the Bonus payout	Employee Banking for New to Bank and New to Payroll customers, and Salary assignment of minimum BND1,500 in an	1 lucky draw chance.



	active Savings or Current Account	
Additional chances for take up of Lending facilities:	Credit card	5 lucky draw chances for every approved application
	Personal Loan	5 lucky draw chances for every loan multiplier amount of BND10,000
	Mortgage Loan	7 lucky draw chances for minimum loan of BND100,000. 2 additional chances for every BND10,000 increment.
Additional Chances for Take up of Other Products	Wealth Management	5 lucky draw chances for every BND1,000 equivalent of Unit Trust lump sum subscription 2 lucky draw chances for every Unit Trust Regular Savings Plan subscription
	SC Mobile Banking Application (“Mobile App”)	1 chance for successful log in (capped at 5 chances)

- 5.1 You must maintain a Current Account or Savings Account for the purpose of maintaining the Payroll with us 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).
- 5.2 The Lucky draw will be conducted one month after the end of the Promotion. Winners will be contacted by phone.
- 5.3 Five (5) lucky winners will receive a bonus cashback salary and amount credited will be capped at BND 2000 per winner.
- 5.4 The bonus cashback set out in Clause 5.3 will be issued to the client’s payroll account at the end of the Promotion, within the month of when the lucky draw winners has been announced.

Eligibility for Credit Card

- 6.1 Applicants who have applied for a credit card will receive five (5) chances for their successful application and must activate their credit card with one valid transaction during the Promotion Period. For the avoidance of doubt, this offer does not apply to supplementary card application.
- 6.2 Applicants who have applied for a further credit card will receive a further five (5) chances for each card they successfully sign up for in addition to your their card application.



Eligibility for Personal Loan

- 7.1 This Promotion is applicable to any type of Standard Chartered Personal Loan (“Personal Loan”) applied during the Promotion Period. Personal Loan products include General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.
- 7.2 This Promotion is applicable to new applications, re-loans or balance transfers from other financial institutions. To be eligible for this Promotion, the approved minimum loan amount must be at least BND10,000 and a minimum tenor of one (1) year. For re-loan customers, the minimum incremental loan amount approved must be BND10,000 to be eligible for this Promotion.
- 7.3 For this Promotion, salary must be assigned to us throughout the duration of the Personal Loan.
- 7.4 To be included in the Lucky Draw, the Personal Loan which has been approved by the Bank during the Promotion Period must be disbursed at the time of the Lucky Draw.
- 7.5 Successful applicants will receive five (5) Lucky Draw chances for every BND10,000 loan amount which has been approved by us.

Eligibility for Mortgage Loan

- 8.1 Subject to Clause 2 and 8.2 of these terms and conditions, customers who submit application for any other prevailing Mortgage Loan offers during the Promotion Period will be eligible for this Promotion.
- 8.2 In order to qualify for the Lucky Draw, the application for Mortgage Loans must be approved by the Bank by way of issuance of the Banking Facility Letter and agreed by all parties at the time of the Lucky Draw.
- 8.3 Successful applicants will receive seven (7) Lucky draw chances for the first BND100,000 mortgage amount approved by us and two (2) additional chances for every BND10,000 increments to the said approved mortgage amount.

Eligibility for Wealth Management Product

- 9.1 This section is open to all New to Bank (NTB) and Existing to Bank (ETB) customers of the Bank who have successfully signed up for Employee Banking as specified in Clause 2 and have invested into the Eligible Products as specified in Clause 9.2 with Standard Chartered Securities (B) Sdn Bhd (“SCSB”) during the Promotion Period.



- 9.2 Eligible products for this Promotion include Unit Trust lump sum and Regular Savings Plan (“UT RSP”) subscriptions offered by SCSB (“Eligible Products”) but exclude switching, redemption and transfer transactions in respect of those Eligible Products.
- 9.3 In order to qualify for the offer on Unit Trusts lump sum subscription mentioned in Clause 9.2, the total awarded number of lucky draw chances as specified in Clause 5 is based on the total invested amount throughout the Promotion Period. For example, client who invests a total of BND5,000 equivalent throughout the Promotion will be awarded 25 chances of lucky draw i.e. 5 chances X BND5,000 / BND1,000.
- 9.4 In order to qualify for the offer on UT RSP subscription mentioned in Clause 9.2, the total awarded number of lucky draw chances as specified in Clause 5 is based on the number of UT RSP applications signed-up throughout the Promotion Period. Each UT RSP must be:
- of \$200 minimum monthly contribution in respective currency or CNH1,000 / CNY1,000 in the case of Renminbi currencies;
 - subscribed for period of 24 months or longer;
 - subscribing to 1 Unit Trust fund. Should more than 1 Unit Trust fund be subscribed, each subscription is considered as 1 UT RSP, subjected to the minimum monthly contribution and period of subscription mentioned above.
- 9.5 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.
- 9.6 If your investment amount is in a currency other than the currency of Brunei Darussalam (“BND”), for the purpose of calculating its equivalent in BND, we will use the average rate for the month in which the Unit Trusts transactions are being captured. Should there be a difference between the prevailing rate at point of transaction and the average rate, the average rate will be taken as final.
- 9.7 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products.

Eligibility for Mobile Banking

- 10.1 This Promotion is applicable to customers of the Bank who:
- (a) are eligible under clause 2 who is at least 18 years old at the start of the Promotion Period.
 - (b) has signed up Mobile App upon successful sign up of clause 5.1.



(c) is an active user of Mobile App. To be an active user, customers must log into the Mobile App during the Promotion Period.

10.2 Customers will receive one chance per month for every mobile log in to the Mobile App during the Promotion period. The chances are capped to 5 (five) chances per customer for the entire Promotion Period.

Agreement

11.1 In addition to these terms and conditions, this Promotion is also governed and subject to the terms and conditions on which we provide our products including the Bank's Customer Terms, Current/Cheque/Savings Account Terms, tariff booklet, SCSB's Customer Terms, Investment Product Terms and Conditions and any other relevant documents forming our agreement.

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

General

12 We may vary, modify, delete or add to these Terms 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.

13 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

14 We may terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason.

15 We may cancel or withdraw this Promotion at any time.

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

17 The Bank and SCSB reserve the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank and SCSB's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.