



Standard Chartered Hua Ho Mastercard Platinum (HHMC) Hari Raya Spend Campaign (“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 12 April 2021 until 30 June 2021 (“**Promotion Period**”).

2. Eligibility & Benefits

StanChart x HHMC Hari Raya 2021 Spend Campaign

- 2.1.1 The Promotion is open to the following clients of the Bank (collectively referred to as “Eligible Clients”):
 - New Standard Chartered HHMC credit cardholder who has applied during the Promotion Period;
 - Standard Chartered HHMC credit cardholder who has activated their new card; and
 - Spend with their Standard Chartered HHMC during the Promotion Period.
- 2.1.2 This Promotion is not applicable to existing HHMC credit cardholders or credit cardholders who have closed their credit card within 6 months before start of the Promotion Period. For the avoidance of doubt, this Promotion also excludes any spend with supplementary cards of existing HHMC credit cardholder.

3. Hua Ho Mastercard Platinum Hari Raya Offer

- 3.1 New Hua Ho Mastercard Credit card applicants whose application is approved for use/spend during the Promotion Period will receive:
 - 4 years annual fee waiver. This annual fee waiver will also be applicable for the second new credit card opened.
 - BND20 Hua Ho Voucher for a minimum spend of BND250 on their HHMC credit card.
 - BND50 Hua Ho Voucher for a minimum spend of BND500 on their HHMC credit card.
- 3.2 The minimum spend can be gathered by an accumulative spend during the Promotion Period. The spend criteria is not limited to transactions at Hua Ho Department Store outlets. Eligible Clients may spend or transact at any merchant of their choice and any such transactions will be calculated towards their accumulative spend, provided always the HHMC card is used for those transactions.
- 3.3 The voucher prize is limited to stock availability during the Promotion Period. The voucher prize will only be rewarded once per Eligible Client after the Promotion Period. The Eligible Client will be contacted by the Bank to make arrangements for the collection of the voucher prize.



- 3.4 Any transaction reversal or in dispute will be excluded from this Promotion.
- 3.5 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.

Processing Fee Waivers for Easy Pay in Standard Chartered Mobile Application

- 3.6 New and existing credit cardholders who convert their minimum purchase of BND300 into Easy Pay using the Standard Chartered mobile banking application may be eligible for a processing fee waiver. The processing fee waiver is only applicable for installments of 6 months and 12 months only.

4. Banking Agreement

- 4.1 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.
- 4.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

5. General

- 5.1 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.
- 5.2 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 5.3 We may cancel or withdraw this Promotion at any time.
- 5.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.