

Standard Chartered Hua Ho Mastercard Platinum (HHMC) Chinese New Year Lucky Dip (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 1 February 2021 until 28 February 2021, both days inclusive (“**Promotion Period**”).

2. Eligibility & Benefits

HHMC CNY Lucky Dip

2.1.1 This Promotion is limited to Hua Ho Department Stores located in Manggis, Tanjung Bunut and Sengkurong.

2.1.2 Applicants of HHMC who spend a minimum of BND150 in a single receipt will be eligible for one (1) lucky dip on the same day of purchase during the Promotion Period.

2.1.3 Each HHMC credit card holder would be eligible for multiple lucky dips per day for each single receipt of a minimum spend of BND150.

2.1.4 Standard Chartered Bank will not allow the splitting of receipts above BND150 to gain multiple dips. For instance, if the total value of a single receipt is valued at BND300 the HHMC credit cardholder will be eligible to a one (1) lucky dip only.

2.1.5 The lucky dip is limited to a first-come-first-serve basis or while stocks last during the Promotion Period.

2.1.6 The lucky dip must be performed on the day of purchase.

2.1.7 The lucky dip can be redeemed at Hua Ho department stores in Manggis or Tanjung Bunut, where applicable. HHMC credit cardholders who spend a minimum of BND150 at Hua Ho Sengkurong can redeem their lucky dip at Hua Ho Manggis or Hua Ho Tanjung Bunut.

2.1.8 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.

3. Banking Agreement

3.1 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.

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