



**Pay Digitally with StanChart Credit Card (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

1.1 This Promotion is valid from 1 October 2021 to 31 January 2022 (“Promotion Period”).

**2 Eligibility & Benefits**

**2.1 20% Rebate off Online and Utilities Spend**

2.1.1 Standard Chartered Visa and Mastercard Credit cardholders, who meet a minimum spend of **BND350 for Visa and Mastercard Gold** and **BND500 for Visa Platinum and Hua Ho Mastercard Platinum** and **BND700 for Visa Infinite** credit cards will be eligible for a lucky draw chance to win a 20% rebate of the accumulative spend only from any Online Merchants and Utilities (listed herein below in Clause 2.1.7) during the Promotion Period.

2.1.2 The rebate will be capped at 20% of the minimum spend of BND350 for Visa and Mastercard Gold and BND500 for Visa and Hua Ho Mastercard Platinum and BND700 for Visa Infinite credit cards. Clients can be rewarded as follows:

Gold	Up to BND70
Platinum	Up to BND100
Visa Infinite	Up to BND140

2.1.3 The rebate will be limited to 30 winners for each card type per month. For example, 30 for Visa or Mastercard Gold, 30 for Hua Ho Mastercard Platinum and Visa Platinum and 30 for Visa Infinite.

2.1.4 The lucky draw for the rebate will be conducted as per the schedule below:

Spend Month	Draw Month	Number of Winners
1 – 31 October 2021	November 2021	30 winners for Gold 30 winners for Platinum 30 winners for Visa Infinite
1 – 30 November 2021	December 2021	30 winners for Gold 30 winners for Platinum 30 winners for Visa Infinite
1 – 31 December 2021	January 2022	30 winners for Gold

Standard Chartered Bank, Brunei Branch  
 Registration No. RFC0000061

51-55 Jalan Sultan Complex, Jalan Sultan Omar Ali Saifuddin, Bandar Seri Begawan BS8811, Brunei Darussalam

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 The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London EC2V 5DD.



		30 winners for Platinum 30 winners for Visa Infinite
1 – 31 January 2022	February 2022	30 winners for Gold 30 winners for Platinum 30 winners for Visa Infinite

- 2.15 The rebate shall be credited to qualifying cardholders' credit cards based on the above draw month schedule.
- 2.16 Any transaction reversal or in dispute will be excluded from this Promotion.
- 2.17 "Utilities" included (but not limited to) are; DSTcom, Progresif, Imagine, MyBillpayment, Electrical Department.
- 2.18 Online Participating Merchants mean any of the following but not limited to:

Local Online Purchases	International Online Purchases
<ol style="list-style-type: none"> <li>1. Kaimanaliving.com</li> <li>2. <a href="https://www.mybillpayment.com/">https://www.mybillpayment.com/</a></li> <li>3. <a href="http://www.nimanja.com">www.nimanja.com</a></li> <li>4. <a href="http://thecoffeeguy.store">thecoffeeguy.store</a></li> <li>5. <a href="http://www.dripsstore.com">www.dripsstore.com</a></li> <li>6. <a href="http://www.qqestore.com">www.qqestore.com</a></li> <li>7. <a href="https://www.babakimpo.com/">https://www.babakimpo.com/</a></li> <li>8. <a href="https://www.heydomo.com/">https://www.heydomo.com/</a>*</li> <li>9. <a href="http://www.bellarynature.com">www.bellarynature.com</a></li> <li>10. <a href="https://covered-by-annisa-brunei.myshopify.com/">https://covered-by-annisa-brunei.myshopify.com/</a></li> <li>11. <a href="http://www.beastmode.com.bn">www.beastmode.com.bn</a></li> <li>12. <a href="http://www.mumtazcollections.com">www.mumtazcollections.com</a></li> <li>13. <a href="http://Shopifull.com">Shopifull.com</a></li> <li>14. <a href="http://Ta-pow.com">Ta-pow.com</a></li> <li>15. <a href="http://Urbanlifebn.com">Urbanlifebn.com</a></li> <li>16. <a href="http://Incomm.com.bn">Incomm.com.bn</a></li> <li>17. <a href="https://www.fsapothecary.com/">https://www.fsapothecary.com/</a></li> <li>18. <a href="http://Dynamicsports.co">Dynamicsports.co</a></li> <li>19. <a href="http://buycour.com">buycour.com</a></li> <li>20. <a href="http://naindah.com">naindah.com</a></li> <li>21. <a href="https://www.bruecom.com/">https://www.bruecom.com/</a></li> </ol>	<ol style="list-style-type: none"> <li>1. Netflix (<a href="http://www.netflix.com">www.netflix.com</a>)</li> <li>2. Apple iTunes</li> <li>3. Steam (<a href="http://www.store.steampowered.com">www.store.steampowered.com</a>)</li> <li>4. Playstation Store</li> <li>5. Origin (<a href="http://www.origin.com">www.origin.com</a>)</li> <li>6. Deezer</li> <li>7. Spotify</li> <li>8. Kickstarter (<a href="http://www.kickstarter.com">www.kickstarter.com</a>)</li> <li>9. Insta360 (<a href="http://www.insta360.com">www.insta360.com</a>)</li> <li>10. Asos (<a href="http://www.asos.com">www.asos.com</a>)</li> <li>11. Farfetch (<a href="http://www.farfetch.com">www.farfetch.com</a>)</li> <li>12. Net-a-porter (<a href="http://www.net-a-porter.com">www.net-a-porter.com</a>)</li> <li>13. Mr.Porter (<a href="http://www.mrporter.com">www.mrporter.com</a>)</li> <li>14. MyTheresa (<a href="http://www.mytheresa.com">www.mytheresa.com</a>)</li> </ol>

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22. Shop.vsgroupco.com	15. ZALORA ( <a href="http://www.zalora.com.my">www.zalora.com.my</a> )
23. Pocket.com.bn*	16. Pomelo ( <a href="http://www.pomelo.com">www.pomelo.com</a> )
24. Ximivoguebrunei.com	17. Love, Bonito ( <a href="http://www.lovebonito.com">www.lovebonito.com</a> )
25. Onlinewecare.com	18. DoubleWoot ( <a href="http://www.doublewoot.com">www.doublewoot.com</a> )
26. Letsbuy.com.bn	19. Marks & Spencer ( <a href="http://www.marksandspencer.com">www.marksandspencer.com</a> )
27. Mydigitalbn.com	20. AliExpress ( <a href="http://www.aliexpress.com">www.aliexpress.com</a> )
28. <a href="https://www.caretobeaauty.com/bn/">https://www.caretobeaauty.com/bn/</a>	21. Amazon ( <a href="http://www.amazon.com">www.amazon.com</a> )
	22. eBay ( <a href="http://www.ebay.com">www.ebay.com</a> )
	23. ShopBop ( <a href="http://www.shopbop.com">www.shopbop.com</a> )
	24. Cult Beauty ( <a href="http://www.cultbeauty.com">www.cultbeauty.com</a> )
	25. iHerb ( <a href="http://www.iherb.com">www.iherb.com</a> )
	26. Paypal (Where Paypal is clearly identified in the client's statement)
	27. Casetify ( <a href="http://www.casetify.com">www.casetify.com</a> )
	28. Zaful ( <a href="http://www.zaful.com">www.zaful.com</a> )
	29. Aliexpress.com
	30. Shopify.com
	31. Shein.com
	32. Romwe.com
	33. Fashionnova.com

\* New clients for Pocket and HeyDomo who spend during the promotion period will receive BND5 cashback. All Pocket and HeyDomo clients who use their StanChart card will receive BND1 for every BND100 spent on Pocket and HeyDomo. (Capped at BND30 for the promotion period). For the avoidance of doubt, client must spend a minimum of Brunei Dollars Five (BND\$5.00) to be eligible for the cashback.

### 3 Double Rewards on The Good Life

3.1 Clients who spend at any of The Good Life merchants with their Brunei issued StanChart credit cards will be entitled to an additional double reward points during the promotion period.



3.2 “The Good Life merchants” mean any of the merchants that can be found on <https://www.sc.com/bn/promotions/the-good-life-privileges/>

#### 4 **Sign up with StanChart Credit Cards**

4.1.1 Clients who sign up for a Standard Chartered Visa and Mastercard Credit card will also be eligible for 5 years annual fee waiver with promo code: **NTB21**

4.1.2 New to Bank clients who activate their credit cards before the end of the month for each month of the promotion period will receive 3x Lucky Draw chances for a bill wipeout as stated in Clause 2.1.1.

4.1.3 Existing Standard Chartered Bank clients who have not had a StanChart credit card for the past 6 months (from the date of the Promotion) will be entitled to 5 years annual fee waiver and 5x Lucky Draw chances for a bill wipeout as stated in Clause 2.1.1 if they sign up for a credit card during the promotion period with promo code: **ETB21**

4.1.4 The Bank shall not accept any responsibility for the services and products offered by Online Participating Merchants or bear any liability relating to any aspect of the products and services, including without limitation, their quality, supply, description of goods and/or services provided by the Online Participating Merchants, any false trade description, misrepresentation, misstatement, omission, unauthorised representation, unfair trade practices.

### 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.