



Personal Loan Raya 2021 Campaign (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)

1. Term

- 1.1. This Promotion will commence on 1 April 2021 until 30 June 2021, both dates inclusive (“Promotion Period”).

2. Eligibility & Benefits

- 2.1. This Promotion is applicable to any Standard Chartered Personal Loan (“Personal Loan”) applied and approved during the Promotion Period. Personal Loan products included are General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.
- 2.2. This Promotion is applicable to new applications, re-loans or balance transfers from other financial institutions. To enjoy this Promotion, the minimum approved loan amount must be at least BND5,000 and a minimum tenor of one (1) year. For re-loan customers, the minimum incremental loan amount approved must be BND5,000 to be eligible for this Promotion.
- 2.3. Eligible customers will enjoy the effective interest rate of 6% EIR on their approved Personal Loan and a processing fee waiver. Please refer to the following table for the flat rate equivalence of 6% EIR.

Table 1: Flat rate equivalence to Effective Interest Rate across different loan tenors.

Tenor	Flat Rate	Effective Interest Rate
12	3.2797%	6.0% EIR
24	3.1847%	
36	3.1730%	
48	3.1820%	
60	3.1994%	
72	3.2208%	

- 2.4. The first twenty-five (25) approved applications for a new and/or takeover Home Improvement Loan will be given a **free Google Nest Hub** upon disbursement of the loan. Only one Google Nest Hub will be given to each eligible client.
- 2.5. For this Promotion, salary must be assigned to us throughout the duration of the Personal Loan.
- 2.6. Employees of Standard Chartered Bank (Brunei) and Standard Chartered Securities (B) Sdn Bhd are eligible to participate in this Promotion.

Standard Chartered Bank, Brunei Branch

Registration No. RFC00000061

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

Incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18

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



- 2.7. Approval of the Personal Loan applications is subject to full satisfaction of the bank's criteria including its credit assessment and documentation requirements.

3. Banking Agreement

- 3.1 This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Personal Loan Terms and any other documents forming our banking agreement.
- 3.2 The capitalised terms used herein these Terms and Conditions shall also have the meanings ascribed to the capitalised terms defined in the Customer Terms, Personal Loan Terms and any other relevant documents forming our banking agreement. Please refer to our website for full reference.
- 3.3 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 Terms and Conditions by notice to the clients in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to the clients 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 grant the benefits of this Promotion to anyone at any time at our sole discretion.
- 4.4 We may cancel or withdraw this Promotion at any time without prior notice, without assigning reasons thereof and without any compensation to the client.
- 4.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.

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