



StanChart Visa Extra (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 1 December 2021 to 30 June 2022 (“Promotion Period”).

1.2 Sign up and Activation Offer

2.1.1 Applicants who sign up for the Standard Chartered Visa Gold and Platinum Credit Card and meet the minimum spend of BND500 during the Promotion Period will receive the offers below.

No	Card type	Offer	
VISA1	Visa credit card (without salary assigned)	BND150 eVoucher to be redeemed at QQeStore	5 years annual fee waiver
VISA2	Visa credit card (salary assigned)	BND250 eVoucher to be redeemed at AV Electronics	Perpetual annual fee waiver

2.1.2 The vouchers are on a first-come-first-serve basis and will only be awarded to clients once they have met the minimum spend of BND500.

2.1.3 The vouchers will be rewarded to each client only for the first BND500 spend that has been met. The vouchers will be awarded to clients based on the merchant posting date. For the avoidance of doubt, each client will only be able to redeem **one** voucher for this Promotion.

2.1.4 The vouchers will be awarded to the Primary cardholder only.

2.1.5 Any reversals done on the credit card may impact your minimum spend amount. Standard Chartered Bank has the right to clawback the cost of the voucher if it sees fit.

2.1.6 The vouchers cannot be exchanged for cash, or physical vouchers, and must be used at the point of collection. Any unused voucher will be forfeited without any compensation.

2.1.7 The vouchers can only be redeemed at these locations:



QQestore Sdn Bhd	No 28, 1st Flr, Block B, Qlap Complex, Spg 88, Kg Kiulap BSB BE1518, Brunei Darussalam
AV Electronics Sdn Bhd	(Kiulap) Spg. 88, Unit 27-28, Block B, Ground and 1st Floor, Bangunan Awg. Hj. Ahmad bin Awg. Hj. Hassan & Anak-anak, Kg. Kiulap, BSB, BE1518, Brunei Darussalam (Kuala Belait) No. 3, Jalan Pretty, Kuala Belait, KA1131, Brunei Darussalam

- 2.1.8 Once a client has met the minimum spend for the month, they will receive an SMS by the following month notifying them that they are eligible for the voucher and where they can claim the vouchers.
- 2.1.9 Eligible clients will be required to show their valid IC, and their Visa Platinum or Gold credit card to QQestore and AV Electronics sales representatives and acknowledge that they have redeemed their vouchers by signing on a tracking sheet at both retail establishments.
- 2.1.10 The vouchers must be redeemed by the cardholders only. Representatives of the client will not be allowed and QQestore, AV Electronics and Standard Chartered Bank has the right to refuse the redemption from individuals other than the eligible credit cardholders.
- 2.1.11 The vouchers will be valid until 30 September 2022. Any unclaimed vouchers will be forfeited. There will not be any compensation nor extension granted to clients who have not claimed the vouchers before the relevant expiry date.
- 2.1.12 This Promotion is not eligible for employees of Standard Chartered Bank.
- 2.1.13 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 mis-statement, omission, unauthorised representation, unfair trade practices.



- 2.1.14 Any clients who closes their card within 12 months from date of signing up of their credit card will be subject to penalty charges, and/or clawback of the cost of the vouchers. Penalty charges for closed credit cards within the said 12 months are as follows:

Card Type	Cancellation Penalty
Visa Platinum	BND120
Visa Gold	BND80

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.