STANDARD CHARTERED BANK (the “Bank”) BANK MORE, SCORE MORE! TERMS AND CONDITIONS (these “Terms and Conditions”)

1. Term
1.1 The Bank More, Score More! Campaign (“Promotion”) will kick-off from 25th March 2021 until 30th June 2021, both dates inclusive (“Promotion Period”).

2. The Game
2.1 Goal Scoring
The Promotion uses accumulation of points (“Goal Scored”) based on the different milestones you have achieved during the Promotion Period.

<table>
<thead>
<tr>
<th>Product</th>
<th>Milestones</th>
<th>Goals</th>
<th>Goal System (during Promotion period)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Banking</td>
<td>New to Priority</td>
<td>5</td>
<td>Capped at 5 Goals per client</td>
</tr>
<tr>
<td>Employee Banking</td>
<td>New to Payroll</td>
<td>5</td>
<td>Capped at 5 Goals per client</td>
</tr>
<tr>
<td>CASA</td>
<td>New to Bank Account Open</td>
<td>5</td>
<td>Capped at 5 Goals per client</td>
</tr>
<tr>
<td>Digital Banking</td>
<td>For every Login to SC Mobile</td>
<td>1</td>
<td>Capped at 15 Goals</td>
</tr>
<tr>
<td>Credit Card</td>
<td>New Cards</td>
<td>5</td>
<td>Capped to 5 Goals per client</td>
</tr>
<tr>
<td></td>
<td>Activate</td>
<td>5</td>
<td>Capped to 5 Goals per client</td>
</tr>
<tr>
<td></td>
<td>For every BND200 spend per month</td>
<td>2</td>
<td>Capped at 40 points</td>
</tr>
<tr>
<td>Mortgage Loan</td>
<td>For Every ML Take Up</td>
<td>10</td>
<td>No cap.</td>
</tr>
<tr>
<td>Personal Loan</td>
<td>For Every PL Take Up</td>
<td>10</td>
<td>No cap.</td>
</tr>
<tr>
<td>Wealth Product</td>
<td>New to Wealth</td>
<td>5</td>
<td>Capped at 5 Goals per client</td>
</tr>
<tr>
<td></td>
<td>Every RSP</td>
<td>1</td>
<td>Capped at 10 Goals</td>
</tr>
<tr>
<td></td>
<td>Every UT Subscription below BND50K</td>
<td>2</td>
<td>Capped at 60 Goals</td>
</tr>
<tr>
<td></td>
<td>Every UT Subscription above BND50K/</td>
<td>5</td>
<td>Capped at 60 Goals</td>
</tr>
<tr>
<td></td>
<td>Bond Subscription</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Eligibility of each product is subjected to Clause 3 below.

2.2 Prizes for Top Scorers
Prizes are awarded depending on the total Goals scored and the tiers are as below:

<table>
<thead>
<tr>
<th>Award Tier</th>
<th>Total Goals Scored</th>
<th>Prizes/Rewards</th>
<th>Top Scorers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>• LFC pen</td>
<td>The first 800 to achieve.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• LFC mobile wallet</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• LFC lanyard</td>
<td></td>
</tr>
<tr>
<td>Rank</td>
<td>Points</td>
<td>Prizes</td>
<td>Eligibility</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
<td>----------------------------------------------------------------------</td>
<td>------------------------------</td>
</tr>
</tbody>
</table>
| 2    | 25     | • LFC steel bottle  
       • LFC bootbag  
       • LFC notebook | The first 300 to achieve.                                                |
| 3    | 50     | • LFC Scarf  
       • Set of LFC pen, notebook and sport bottle  
       • Set of LFC cap, drawstring bag, pen and mini football | The first 200 to achieve.                                             |
| 4    | 75     | • Signed LFC Jersey  
       • Signed Football  
       • Exclusive Virtual Meet & Greet with an LFC Legend | The first 20 to achieve.                                              |
| Grand| 100    | • All inclusive trip for 2 to Anfield                                  | The first 2 to achieve only.                                         |

### 2.3 Top Scorers

#### 2.3.1 Award Tier 1 - 10 Goals
There are 800 recipients for this prize and the first 800 Top Scorers who reach this number of Goals will be eligible.

#### 2.3.2 Award Tier 2 - 25 Goals
There are 300 recipients for this prize and the first 300 Top Scorers who reach this number of Goals will be eligible.

#### 2.3.3 Award Tier 3 - 50 Goals
There are 200 recipients for this prize and the first 200 Top Scorers who reach this number of Goals will be eligible.

#### 2.3.4 Award Tier 4 - 75 Goals
There are 20 recipients for this prize and the first 20 Top Scorers who reach this number of Goals will be eligible.

#### 2.3.5 Grand Award Tier - 100 Goals
There are only two recipients for this prize and the first 2 Top Scorers to reach 100 Goals will be awarded this Grand Prize.

### 2.4 Award Season

#### 2.4.1 Top Scorers
Top Scorers on each Award Tier will be contacted by the registered phone number with the Bank.

#### 2.4.2 Prizes awarded are subject to stock availability in each award tier.

#### 2.4.3 The choice of prizes awarded to Top Scorers in each award tier is determined by the Bank at its absolute discretion and subject to stock availability.

#### 2.4.4 In the event that there are more than the maximum Top Scorers in each award tier, the remaining Top Scorers may be awarded prizes allocated for the next lower award tier. If the next lower award tier reaches its maximum Top Scorers threshold, the same Top Scorer may further be eligible to receive prize allocated for the next lower award tier. For the avoidance of doubt, the said eligibility and allocation of prize (if any) are determined by the Bank at its sole discretion and subject to stock availability in each award tier.

### 2.5 The Grand Award
2.5.1 The Grand Award shall consist of: -
   a) Two (2) return economy class flights from the Top Scorer's international airport to Manchester Airport, United Kingdom;
   b) Up to three (3) nights’ accommodation in Liverpool on a twin share basis inclusive of breakfast;
   c) Airport transfer to Liverpool from Manchester Airport;
   d) A tour of Anfield Stadium for two people;
   e) Attend a Liverpool first team match at Anfield for two people;
   f) A special dinner with an LFC Legend;
   g) Ground transport for all activities (Clause 16(a) to (f));

All of the aforementioned items comprise the “Grand Prize”.

2.5.2 The Bank shall advise the Top Scorers of the dates of travel for the Grand Award.

2.5.3 Flights shall be coordinated and managed by an external agency and subject to the said agent’s terms and conditions.

2.5.4 The aspects of the Grand Award delivered or located in Liverpool will be managed in LFC and the external agent for which the Bank holds no responsibility whatsoever in the event of any liabilities, losses or damages.

2.5.5 The Grand Award does not cover these broad categories of expenses outlined herein below in this Clause. This is not an exhaustive list. The Top Scorers of the Grand Award will have to self-fund these expenses which include meals. Personal spending and additional hotel expenses:
   • Costs for visa application;
   • Travel insurance;
   • Meals (except breakfast at the hotel as expressly stated in this Terms and Conditions);
   • Hotels incidentals and any personal expenses, e.g. laundry, mini-bar, room service, shopping etc. outside of those stated in the program and during ‘free time’;
   • Expenses incurred before and after the official program.

2.5.6 The Grand Award is not transferrable or exchangeable for cash. The Grand Award is subject to availability of flights and accommodation. The Bank at any time reserves the right at any time:
   a) To vary, modify, add or delete any of the terms and conditions governing the Grand Award, including withdrawing or substituting any element of the Grand Award or the entire Grand Award with any item which may not be equivalent or similar value; and/or
   b) To cancel or change any elements (including dates) of the Grand Award at any time due to, and not limited to, technical and pandemic/pandemic whether global or local in nature including the COVID-19 pandemic, unauthorised human intervention, governmental restrictions or prohibitions in any form or any other reason(s) deemed appropriate at the discretion of the Bank.

2.5.7 To the extent permitted by applicable laws, the Bank will not accept any responsibility, actions, causes of action, claims, demands and obligations whatsoever arising from any loss or damage (including, without limitation, physical injury, loss of life or property damage) or disappointment caused by or sustained as a result of participation in the Promotion.

2.5.8 The Bank reserves the rights to determine in its sole discretion whether an entry is eligible to be entered into the Promotion. The Top Scorer of the Grand Award shall not be eligible for the Grand Award if he/she is no longer a client of the Bank on the date the Top Scorer is announced. Furthermore, the Bank reserves the right to amend and/or vary any of the terms of the Terms and Conditions without prior notice and you shall agree to such amended and/or varied terms. Any entries that contain any offensive or derogatory
statements and/or representations shall be deemed invalid in the sole discretion of the Bank.

2.5.9 The Top Scorer of Grand Award is solely responsible for obtaining all necessary travel documentation to travel to the United Kingdom (and any other transit locations as required) including passports and visas. All insurance, taxes, and other expenses as the case may be, which are not expressly set out in these terms and conditions, are not included in the Grand Award and the cost shall be borne by the Top Scorer. The Bank is not responsible for any consequences, including costs incurred, if the Top Scorer's visa application is rejected or not approved in time for travel.

2.5.10 Should Covid-19 pandemic restrictions hinder international travel, stadium match viewing or issuance of passport/visa, then the Top Scorer of Grand Award may be rewarded with any item which may not be of equivalent or similar value.

3. Eligibility

3.1 Priority Banking

3.1.1 This Promotion is applicable to Existing to Bank customers (“ETB”) customers who have successfully established a new Priority Banking relationship with the Bank as a primary account holder during the Promotion Period; and

3.1.2 meet the Asset Under Management (“AUM”) threshold of BND100,000 during the Campaign period.

3.1.3 In the event that the you terminate your Priority Banking relationship or withdraw, cancel or otherwise reduce your AUM amount with the Bank within 12 months from the date of establishment of the Priority Banking relationship, the Bank reserves the right to withdraw the offer to enjoy Priority Banking benefits, services and reserve the right to claw back the cost of the Prizes under this Promotion. You agree that the Bank may perform this action in such circumstances by revoking your Priority membership with the Bank without prior notice.

3.2 Employee Banking

3.2.1 This Promotion is applicable to ETB customers of the Bank establishing an Employee Banking relationship with the Bank by having a payroll account with minimum Gross Salary of BND1,500 within the Promotion Period.

3.2.2 As an Employee Banking customer, you must comply with our eligibility requirement of maintaining your salary assignment with the Bank for a minimum of 12 months from the said assignment. In the event you fail to meet the eligibility criteria after establishing the Employee Banking relationship under this Promotion, we may charge you a service fee for providing you with any Employee Banking services.

3.3 CASA

3.3.1 This Promotion is applicable to New to Bank customers.

3.3.2 New to Bank means that you have had no previous relationship with the bank or have had a previous relationship but have closed all your facilities with us for more than 12 months.

3.3.3 5 goals only will be awarded per primary relationship regardless of the number of accounts and/or subsequent accounts opened.

3.4 Digital Banking

3.4.1 This Promotion is applicable to an ETB customer of the Bank who is at least 18 years old at the start of the Promotion Period

3.4.2 Be an active user of SC Mobile Brunei. To be an active user, client must have logged into the Mobile App during the Promotion Period.
3.5 **Credit Card**

3.5.1 New applicants of Standard Chartered Visa and/or Mastercard credit card who apply and whose applications are approved during this Promotion Period will be eligible for this Promotion.

3.5.2 Existing Standard Chartered Visa and/or Mastercard credit card will also be eligible for this Promotion for activation and spend.

3.6 **Mortgage Loan**

3.6.1 This Promotion is applicable to new home loan, refinancing or balance transfers from other financial institutions applied during this Promotion Period.

3.6.2 This Promotion can be applied in conjunction with any other Home Loan offers during this Promotion Period.

3.6.3 For the Goals to be counted, the application for Mortgage Loans must be approved by the Bank by way of issuance of the Banking Facility Letter and agreed by all parties at the time of the Award Season.

3.7 **Personal Loan**

3.7.1 This Promotion is applicable to any type of Standard Chartered Personal Loan (“Personal Loan”) applied during the Promotion Period. Personal Loan products include General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.

3.7.2 This Promotion is applicable to new applications, re-loans or balance transfers from other financial institutions during this Promotion Period.

3.7.3 This Promotion can be applied in conjunction with any other Personal Loan offers during this Promotion Period.

3.7.4 For the Goals to be counted, the Personal Loan which has been approved by the Bank during the Promotion Period must be disbursed at the time of the Award Season.

3.8 **Wealth Product**

3.8.1 This Promotion is eligible for SCSB Customers who invest in investment products as specified during the Promotion Period.

3.8.2 Eligible products for this Promotion include Bonds and Unit Trusts (including Unit Trusts Regular Savings Plan (“UT RSP”) offered by SCSB (“Eligible Products”)) but exclude:

• switching, redemption and transfer transactions in respect of those Eligible Products;

3.8.3 In order to qualify for the offer of UT RSP mentioned in Clause 3.8.2, subscription of Eligible Products by client must be a minimum of $200 monthly contribution in respective currency or CNY1,000 / CNH1,000 in the case of Renminbi currencies, for a minimum period of 24 months during the Promotion Period.

3.8.4 Cancellation of standing instruction for UT RSP in less than 24 months will be subjected to a cancellation fee as per the Bank’s tariff.

3.8.5 Each Unit Trusts (“UT”) lumpsum and Bond subscription is subject to the minimum amount set for the UT or Bond product.

3.8.6 New to Wealth is defined as customer who prior to Eligible Products sign-up does not have any investment holdings with SCB and/or SCSB within the last 12 months.

3.8.7 If your investment amount is in a currency other than the currency of Brunei Darussalam, for the purpose of calculating its equivalent in BND, we will use the average rate for the month in which the UT RSP / UT lumpsum / Bond transactions are being captured. Should there be a difference between the prevailing rate at point of transaction and the average rate, the average rate will be taken as final.

3.8.8 Goals for UT RSP, UT lumpsum and Bond milestones specified in Clause 2.1 will be awarded based on per transaction.

3.8.9 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products. Bonds are only
offered to qualified investors who are either individuals or corporations that fall under the Accredited Investors definition as specified under Section 20 of Securities Market Order, 2013 (SMO).

4. Agreement
   4.1 By participating in this Promotion offered by the Bank, you agree to be bound by these Terms and Conditions.
   4.2 This Promotion is governed and subject to be contained within the terms and conditions on which both the Bank and SCSB (where relevant and applicable) provide their products which include but may not be limited to as follows:
      i. For the Bank: Customer Terms, NRI Terms and Conditions, Current/Cheque/Savings Account, Fixed Deposit Terms, Personal Loan Terms, Mortgage Loan Terms;
      ii. For SCSB: Customer Terms, Investment Product Terms, Know Your Investment Risk (“KYIR”) for Unit Trust including UT RSP, KYIR for Bonds and Preferred Perpetuals; and
      iii. any other relevant documents forming our agreement.
   4.3 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.
   4.4 In the event that you terminate, withdraw, reduce or cancel any of the above products with the Bank within 12 months from the date of registration/application, the Bank reserves the right to withdraw and claw back the cost of the Prizes awarded under this Promotion.

5. General Terms
   5.1 We may vary, modify, delete or add to these Terms 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 terminate, withdraw, shorten or extend this Promotion at the Bank’s sole discretion, with or without prior notice or reason.
   5.4 We may grant the benefits of this Promotion to anyone at any time at our sole discretion.
   5.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.