

Personal Loan Campaign 2020 (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)

1. Term

- 1.1. This Promotion will commence on 1 March 2020 until 1 June 2020, 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 BND10,000 and a minimum tenor of one (1) year. For re-loan customers, the minimum incremental loan amount approved must be BND10,000 to be eligible for this Promotion.
- 2.3. Eligible customers will enjoy the interest rate of 6% EIR on their approved Personal Loan and a processing fee waiver.
- 2.4. For this Promotion, salary must be assigned to us throughout the duration of the Personal Loan.
- 2.5. Employees of Standard Chartered Bank (Brunei) and Standard Chartered Securities (B) Sdn Bhd are eligible to participate in this Promotion.
- 2.6. Approval of the Personal Loan applications is subject to full satisfaction of the bank’s criteria including the 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.

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.