

**Personal Loan Campaign H2 2020 (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)**

**1. Term**

1.1. This Promotion will commence on 15 July until 31 October 2020, both period inclusive (“Promotion Period”).

**2. Offer**

**2.1. New-to-Bank Customers**

**2.1.1.** New-to-Bank Customers refers to individuals who:

**2.1.1.1.** has established a new relationship with Standard Chartered Bank; or

**2.1.1.2.** has terminated a relationship with the Bank more than 12 (twelve) months from the date of commencement of the Promotion Period.

**2.1.2.** New-to-Bank Customers will enjoy the interest rate of **5.5% EIR** on their approved Personal Loan.

**2.1.3.** If a new Credit Card is also applied and approved, the interest rate on their approved Personal Loan will be at **5.0% EIR**.

**2.2. Existing-to-Bank Customers**

**2.2.1.** Existing-to-Bank Customers refers to individuals who:

**2.2.1.1.** has an established relationship; and/or

**2.2.1.2.** currently holds at least one active facility; and/or

**2.2.1.3.** has an active account with Standard Chartered Bank.

**2.2.2.** Existing-to-Bank customers will enjoy the interest rate of **6.0% EIR** on their approved Personal Loan.

**2.2.3.** If a new Credit Card is also applied and approved, the interest rate on their approved Personal Loan will be at **5.5% EIR**. The customer must not have any existing Credit Cards in the past 6 (six) months from the date of commencement of the Promotion Period.

2.3. All processing fees are waived under this Promotion.

**3. Eligibility**

3.1. This Promotion is applicable to any Standard Chartered Personal Loan (“Personal Loan”) application which has been applied during the Promotion Period. Personal Loan products included are General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.

3.2. 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.

- 3.3. To avail the lower interest rate for the Personal Loan, the approved Credit Card must be applied at the same time as the Personal Loan application. All types of Standard Chartered Visa and Mastercard Credit Cards (“Credit Card”) are included in this promotion.
- 3.4. In order to qualify for this Promotion, you must assign your salary to us.
- 3.5. Any Credit Cards applied during this Promotion Period may also be eligible for any other ongoing Credit Card promotions, subject to their respective terms and conditions and eligibility criteria.
- 3.6. Employees of Standard Chartered Bank (Brunei) and Standard Chartered Securities (B) Sdn Bhd are eligible to participate in this Promotion.
- 3.7. Approval of the Personal Loan and Credit Card applications is subject to full satisfaction of the bank’s criteria including the credit assessment and documentation requirements.

#### **4. Banking Agreement**

- 4.1. This Promotion is governed and subject to our terms and conditions on which we provide our products including the Customer Terms, Personal Loan Terms, Credit Card Terms and any other relevant documents forming our banking agreement.
- 4.2. 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, Credit Card Terms and any other relevant documents forming our banking agreement. Please refer to our website for more information.

#### **5. General**

- 5.1. 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.
- 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 grant the benefits of this Promotion to anyone at any time at our sole discretion.
- 5.4. We may cancel or withdraw this Promotion at any time without prior notice, without assigning reasons thereof and without any compensation to the client.
- 5.5. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.