



Personal Loan H2 2021 Campaign (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)

1. Term

1.1. This Promotion will commence on 01 August 2021 until 30 December 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, each loan must have the minimum approved amount of at least BND10,000 and a minimum tenor of two (2) year. For re-loan clients, the minimum incremental loan amount approved must be BND10,000 to be eligible for this Promotion.

2.3. Each eligible client may choose one of the following offers:

Offer A	Offer B
Interest rate of your Personal Loan at 5.25% EIR + 75% Discount on Processing Fee* (BND50)	Interest rate of your Personal Loan at 5.9% EIR + Cash Rebate of 2% + Processing Fee* waived

*Processing fee is normally BND200

2.4. Each client is entitled to choose one offer at the point of application. If there are multiple Personal Loans products applied at the same time and all are eligible for this Promotion, the same chosen offer will be applied to all the Personal Loan products. The offer must be confirmed at the point of application. For the avoidance of doubt, changes will not be permitted after the application has been submitted.

2.5. The cash rebate will apply as follows:

- i. New and balance transfer applications: 2% of approved loan amount.
- ii. For re-loan or top-up clients: 2% of approved incremental loan amount.

2.6. The cash rebate will be capped at BND2,000 for each client and will be credited into the Current/Savings account maintained with Standard Chartered upon successful drawdown.

Standard Chartered Bank, Brunei Branch

Registration No. RFC00000061

51-55 Jalan Sultan Complex, Jalan Sultan Omar Ali Saifuddien, 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. The discounted processing fee under Offer A will be charged once per client, regardless of the number of Personal Loan products applied at the same time.
- 2.8. In the event the loan facility is transferred to other financial institutions or is fully settled before completing the full tenor of the loan, the bank reserves the right to clawback the full cash rebate granted under this Promotion.
- 2.9. For this Promotion, salary must be assigned to us throughout the duration of the Personal Loan.
- 2.10. Employees of Standard Chartered Bank (Brunei) and Standard Chartered Securities (B) Sdn Bhd are eligible to participate in this Promotion.
- 2.11. 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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