



TERMS AND CONDITIONS

Standard Chartered Priority Banking Acquisition and Wealth Offer Segments Campaign

1. Promotion

1.1 This Priority Banking Acquisition and Wealth Offer Segments Campaign (the “**Promotion**”) is available from **15th April 2022 to 30th Sept 2022**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

2. Eligibility for Priority Banking Sign Up Offer

2.1 The Promotion is open to customers of Standard Chartered Bank (“the Bank”) who fulfil the following criteria (“Eligible Customers”):

2.1.1 New to bank (“NTB”) and Existing to Bank (“ETB”) customers who have successfully established a new Priority Banking relationship with the Bank as a primary account holder during the Promotion Period and signs up for a Visa Infinite Card;

2.1.2 NTB customers who have placed a minimum of BND100,000 (or equivalent in foreign currency) in Fresh Funds in the form of Eligible Deposits with the Bank;;

2.1.3 ETB customers who meet the Asset Under Management (“AUM”) threshold of BND50,000 in fresh funds may sign up for this Promotion; and

2.1.4 Sign up of Visa Infinite Card as offered by the Priority Banking proposition with the eligible applicant as the named primary cardholder.

2.2 “Eligible Deposits” refers to current/cheque account(s) and savings account(s) with the Bank for the purposes of computing the value of eligible deposits towards the fulfilment of the Fresh Funds requirements.

2.3 “Fresh Funds” are defined as funds that do not originate from any existing account with the Bank and are not withdrawn and re-deposited within one month prior to the Promotion Period and for the entire duration of the Promotion Period. Fresh Funds can be in the form of Eligible Deposits offered by the Bank which are to be funded within 2 weeks once the new Priority Banking relationship has been signed up.

2.4 In the event that the Eligible Customer terminates his/her Priority Banking relationship or withdraws, cancels or otherwise reduces his/her Assets Under Management (“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 and/or rewards/benefits of this Promotion and claw back the cost of the sign-up gift 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.

2.5 Where NTB customers have signed up for Priority Banking, their accounts must be funded accordingly within 2 weeks from date of sign up.



- 2.6 Eligible Customers are entitled to a sign-up offer of 5000 Reward Points credited to their Visa Infinite Card.

AUM	Reward Points
BND100,000 and above	5000

- 2.7 The reward points will be issued according to the schedule of the accumulation period as stipulated in Clause 3.3
- 2.8 There shall be no alterations, exchange, transfer and substitution of reward points is allowed at any time.

3. Eligibility for Wealth Offer under Standard Chartered Securities (B) Sdn Bhd

- 3.1 This section is open to all Eligible Customers and existing Priority Banking customers who subscribe to any Unit Trusts with sales charge of 3% and above and Bonds (individually “Eligible Product” and collectively, “Eligible Products”) offered by Standard Chartered Securities (B) Sdn Bhd (“SCSB”) during the Promotion Period and are holding valid SCB Brunei credit card for the purpose specified in 3.4 and 3.5.

- 3.2 The following transactions are excluded from Eligible Products:

- Unit Trust Regular Savings Plans;
- Switching, redemption and transfer transactions;
- Bond subscriptions with preferential margins.

- 3.3 Invested amount in Eligible Products will be accumulated within the individual period (“Accumulation Period”) as stipulated below:

No	Accumulation Period
1	15 th April 2022 to 31 st May 2022
2	01 st June 2022 to 30 th June 2022
3	01 st July 2022 to 31 st July 2022
4	01 st August 2022 to 31 st August 2022
5	01 st September 2022 to 30 th September 2022

- 3.4 Clients who invest in any Eligible Products will be awarded credit card reward points based on accumulated invested amount within the Accumulation Period. Reward point entitlements are tiered as follows:

Bonds



Investment Tier (BND)	Every invested amount (BND)	Reward Points
100,000 to 499,999	100,000	6,000
500,000 and above	500,000	35,000

Unit Trusts		
Investment Tier (BND)	Every invested amount (BND)	Reward Points
10,000 to 49,999	10,000	1,000
50,000 and above	50,000	6,000

- 3.5 The reward points shall be credited to client's highest credit card type and that the card account is primarily under the Eligible Customer's name. The reward points will be credited into respective credit card account in the third week of the following month of Accumulation Period.
- 3.6 If the 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 Eligible Product transactions are being captured. Should there be a difference between the prevailing rate at the point of transaction and the average rate, the average rate as determined by SCSB will be taken as final.
- 3.7 SCSB is not an agent of the merchants supplying the goods and services of which the reward points are subsequently utilised for. The goods and services are the responsibility of the merchants and are subject to their terms and conditions.

4 Agreement

- 4.1 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Customer Terms, Investment Product Terms and Conditions and Standard Chartered Bank's Customer Terms, Current/Cheque/Savings Account, Fixed Deposit Terms, Credit Card Terms and any other documents forming our agreement.
- 4.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

5 General

- 5.1 We shall be entitled to use the name, identification numbers and pictures/photographs of any or all winners for print advertisements or other publicity materials; and may otherwise engage any or all winners for its publicity purposes without any compensation whatsoever and in such manner as we deem fit. In addition, participation in the Promotion is deemed express consent



to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the Promotion.

- 5.2 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.
- 5.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 5.4 We may cancel or withdraw this Promotion at any time.
- 5.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 5.6 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).