Priority Banking Acquisition and Wealth Offer Campaign Promotion ("this Promotion") Terms and Conditions ("these Terms and Conditions"):

TERMS AND CONDITIONS

1. This Priority Banking Sign-Up Promotion ("Promotion") is available from 1st June 2020 to 30th Sept 2020, both dates inclusive ("Promotion Period") as an extension to the initial terms set out for this campaign rolled out on 1st February 2020. 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;

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;

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2.3 Fresh Funds are defined as funds that do not originate from any existing account with the Bank and are not withdrawn and re-deposited within one month prior to the Promotional Period and for the entire duration of the Promotional Period.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 and such funds.

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 to enjoy Priority Banking benefits, services and reserve the right to 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 Accounts should be funded accordingly within 2 weeks once new Priority relationship has been signed up.
3. **Eligibility for Wealth Offer under Standard Chartered Securities (B) Sdn Bhd**

3.1 This section is open to all New to Bank (NTB) and Existing to Bank (ETB) customers of Standard Chartered Bank who have successfully signed up as Priority Banking under Clause 2 and have invested into the eligible products with Standard Chartered Securities (B) Sdn Bhd (“SCSB”) during the Promotion Period.

3.2 Eligible products for this Promotion include subscription for Unit Trusts and Bonds offered by SCSB (“Eligible Products”) but excluding the following:
- regular savings plans including Smart Saver Plan;
- switching, redemption and transfer transactions in respect of Bonds and Unit Trusts;
- Unit Trust where discounted sales charges are offered.

3.3 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products with SCSB.

3.4 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. **Campaign Offers**

4.1 Eligible Customers who meet the AUM amount (for Deposits and Investments) during the Promotion Period are entitled to the offers as set out below:

4.1.1 **Offer: Priority Banking Sign up gift as below**

<table>
<thead>
<tr>
<th>AUM</th>
<th>Cash Rebate</th>
</tr>
</thead>
<tbody>
<tr>
<td>BND100,000 to BND350,000</td>
<td>BND188</td>
</tr>
<tr>
<td>BND350,000 to BND750,000</td>
<td>BND388</td>
</tr>
<tr>
<td>Above BND750,000</td>
<td>BND688</td>
</tr>
</tbody>
</table>

4.1.1.1 Cash rebate will be issued - upon successful sign ups with accounts funded, credited straight into registered account used for Priority Sign up.

4.1.2 **Offer: Wealth Promotion post Priority Banking Sign Up**

<table>
<thead>
<tr>
<th>Every invested amount*</th>
<th>Cash Rebate</th>
</tr>
</thead>
<tbody>
<tr>
<td>BND50,000 for Unit Trust</td>
<td>BND100</td>
</tr>
<tr>
<td>BND100,000 for Bond</td>
<td>BND100</td>
</tr>
</tbody>
</table>

*subject to the minimum subscription amount of the Eligible Products
4.2 Cash rebate under Clause 4.1.2 Wealth Promotion shall be capped at BND1,000 per Eligible Customer and is only applicable for the first subscription of Eligible Products during the Promotion Period.

4.3 Eligible Customers who have successfully signed up for both Priority Banking and additional Wealth offer will receive their cash rebate on the date below, after the end of the Promotion:

<table>
<thead>
<tr>
<th>Sign up</th>
<th>Gift Issuance Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Feb 2020 – 30 Sept 2020</td>
<td>19 Oct 2020</td>
</tr>
</tbody>
</table>

4.4 No alterations to the cash rebate are allowed upon issuance after the end of the campaign period.

5. **Gift Redemption**

5.1 The cash rebate is non-transferrable, or exchangeable.

5.2 The cash rebate will be credited to the qualified client himself/herself.

**Banking Agreement**

6. This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Customer Terms, Current/Cheque/Savings Account Terms, Investment Terms and Conditions and tariff booklet and any other documents forming our banking agreement. Should there be any changes in the booklet, the tariff and charges on website at www.sc.com/bn will prevail.

**General**

7. 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.

8. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

9. We may terminate, withdraw, shorten or extend this Promotion at the Bank’s sole discretion, with or without prior notice or reason.

10. We may cancel or withdraw this Promotion at any time.

11. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.

12. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank’s determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.