

**Standard Chartered Brunei Exclusive Foreign Exchange Promotion (“this Promotion”)  
Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

- 1.1 This Promotion is valid from 15 June 2020 and ends on 30<sup>th</sup> September 2020, both dates inclusive (“**Promotion Period**”) to all new and existing customers of Standard Chartered Bank Brunei (“the **Bank**”)
- 1.2 By participating in this Promotion, you agree to be bound by these Terms and Conditions.

**2. Eligibility**

- 2.1 This Promotion is available to all new and existing Retail Banking customers of the Bank who, during the promotion period, have:
- 2.1.1 a valid (i.e. must not be suspended, cancelled or terminated) account(s), in good standing, and conducted in a proper and satisfactory manner at all times as determined by the Bank in its sole and absolute discretion;
- 2.1.2 performed a Foreign Exchange (FX) transaction with minimum amount of BND10,000 or its equivalent in applicable currencies namely USD, GBP and AUD; and
- 2.1.3 provided their payment instruction to the Bank via branch counters before the cut off times on the same day upon acceptance of the promotional FX rate.
- 2.2 Eligible customers can obtain the promotional FX rate from Treasury, Priority Banking Relationship Managers or Business Banking Relationship Managers.
- 2.3 Any loss resulting from failure to process a payment instruction on same day, such as payment received after cut-off time, insufficient funds, incorrect payment details, etc which then leads to cancellation of FX trade deal, will be borne by you.

**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 Business Banking Terms and Conditions and Current/Cheque/Savings Account and any other documents forming our banking agreement

#### 4. General

- 4.1 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.
- 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 cancel or withdraw this Promotion at any time.
- 4.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 4.5 The Terms and Conditions are in addition to our terms and conditions on which we provide our products including the Customer Terms, Business Banking Terms and Conditions and Current/Cheque/Savings Account and any other documents forming our banking agreement.