Standard Chartered x Boeffi’s 3rd Anniversary Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is organized by Standard Chartered Bank (the “Bank”), in collaboration with Boeffi International (B) Sdn Bhd.

1.2 This Promotion begins on 15th October 2022 until 15th November 2022, both days inclusive (“Promotion Period”).

2. Eligibility & Benefits

2.1 This Promotion is eligible to Standard Chartered Visa Credit cardholders and Standard Chartered Mastercard credit cardholders. (“Standard Chartered credit cardholders”).

2.2 Standard Chartered Bank staff are eligible to participate in this Promotion.

3. Cashback

3.1 The first 100 Standard Chartered credit cardholders will be entitled to a 10% cashback when purchasing at Boeffi International (B) Sdn Bhd (at all Boeffi branches) during the Promotion Period with minimum purchase of BND 1,000 in a single receipt.

3.2 The 10% cashback will be capped depending on your card type below:

<table>
<thead>
<tr>
<th>Standard Chartered Card Type</th>
<th>Maximum Amount Cashback</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA Infinite, VISA Platinum and Hua Ho Mastercard Platinum</td>
<td>BND 250</td>
</tr>
<tr>
<td>VISA Gold and Mastercard Gold</td>
<td>BND 150</td>
</tr>
</tbody>
</table>

3.3 This cashback is limited to once per primary cardholder.
3.4. Standard Chartered credit cardholders will also receive a gift from Boeffi International (B) Sdn Bhd subject to availability on a first come first serve basis when purchasing any one of the 3 Boeffi Chairs below:

<table>
<thead>
<tr>
<th>Boeffi Chair</th>
<th>Free Gift</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bovalino</td>
<td>Boeffi T2 Pro Treadmill (worth BND 1,100)</td>
</tr>
<tr>
<td>Bresso</td>
<td>Boeffi T2 Pro Treadmill (worth BND 1,100)</td>
</tr>
<tr>
<td>Belvi 2</td>
<td>Boeffi Yesoul Spin Bike S3 (worth BND 650)</td>
</tr>
</tbody>
</table>

3.5. Standard Chartered Bank shall not accept any responsibility for the services and products offered by Boeffi International (B) Sdn Bhd. Boeffi International (B) Sdn Bhd bears full responsibility of the services and products it provides, subject to the relevant terms and conditions.

3.6. Any transaction reversal or in dispute will be excluded from this Promotion.

3.7. The cashback will be reflected on the client’s credit card statements in December 2022.

4. 0% EasyPay 12 months Instalment Plan

4.1. Standard Chartered credit cardholders who make any purchase under this Promotion using their credit card and choose to convert the purchase into a 12-month EasyPay Instalment Plan will be given a 0% processing fee.

4.2. Standard Chartered credit cardholders would need to contact our phone banking services at 265 8000 and apply for the 12-month EasyPay Instalment Plan

4.3. Client must have sufficient limit in their credit card and be in good standing at the point of conversion, or else Standard Chartered Bank will exercise their right to clawback the cashback given and charge the credit cardholder accordingly.

5 Banking Agreement

5.1 This Promotion is governed by and is subject to the terms and conditions on which we provide our products including but not limited to the Customer Terms, Credit Card Terms and any other relevant documents forming our banking agreement.

5.2 These Terms and Conditions are governed by and shall be construed in accordance with the laws of Brunei Darussalam.
6. **General**

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

6.2 The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing this Promotion at any time at the Bank’s sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

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