

## Segments PAN Bank Campaign TERMS AND CONDITIONS (these “Terms and Conditions”)

### 1. Promotion

- 1.1 This Segments PAN Bank Campaign (“**Promotion**”) is available from 15<sup>th</sup> December 2020 to 15<sup>th</sup> March 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion offered by Standard Chartered Bank (“the Bank”), you agree to be bound by these terms and conditions.

### 2 Offers

- 2.1 Customers who meet the Segment Criteria or Eligibilities set out in Clauses 3 to 7 (“Eligible Customers”), during the Promotion Period will be entitled to a Lucky Draw for offers set out as below:

- **Prizes:**  
Monthly draw – 20 lucky winners will be rewarded with a Regular Savings Plan (“RSP”) worth \$1000 each. Customers will receive this RSP for 5 months with \$200 each (“the Monthly Draw”).
- Grand draw – 5 lucky winners will be rewarded with an RSP worth \$20,000 each. Customers will receive this RSP over 5 months with \$4,000 each (“the Grand Draw”).

Both the Monthly Draw and Grand Draw are collectively referred to as the Lucky Draw.

- 2.2 Lucky Draw chances will be based on the sign-up of segments and/or products as shown below:

	Sign up for Segment	CC	PL	ML	WM	Mechanics
<b>NTB</b>	1 chance	1 chance	< 50k – 1 chance > 50k – 2 chances	2 chances	< 50k – 1 chance > 50k – 2 chances	<b>Double</b> (2X) the total no of chances as per the banking products they take up
<b>ETB</b>	1 chance	1 chance	< 50k – 1 chance > 50k – 2 chances	2 chances	< 50k – 1 chance > 50k – 2 chances	Total the no of chances based on the products they take up

- 2.3 The Monthly Draw will be conducted at the end of the months of January and February. 10 lucky winners will be drawn in January and another 10 winners in February.
- 2.4 The Grand Draw will be conducted one (1) month after the end of the campaign. Winners will be contacted by the registered phone number with the Bank.
- 2.5 Monthly Draw winner will be rewarded RSP worth \$1,000 for 5 months, subscription of \$200/month for 5 months. Client can choose their fund/s according to the outcome of the assessment of their Customer Investment Profile, no redemption or switching of fund/s is/are allowed in the first 12 months (“Restricted Period”).
- 2.6 Monthly Draw winner will be rewarded RSP worth \$20,000 for 5 months, subscription of \$4,000/month for 5 months. Client can choose their fund/s according to the outcome of the assessment of their Customer Investment Profile, no redemption or switching of fund/s is/are allowed in the first 12 months (“Restricted Period”).

- 2.7 Standard Chartered Securities (B) Sdn Bhd (“SCSB”) will subscribe the fund/s under Customer’s Investment Service Account. Any dividend(s) earned from the subscription(s) will be reinvested within the Restricted Period.
- 2.8 Subject to the assessment under the Customer Investment Profile, Customers who are categorised as Vulnerable are excluded from these Prizes mentioned hereinabove and may instead, qualify for the alternative reward as described in Clause 2.9 of this Terms and Conditions.
- 2.9 The lucky winners of this draw who are not eligible for the Customer Investment Profile with rating 1 or 0 will not be qualified for this RSP and will be required to approach the Bank for arrangements to receive the alternative prize. For the avoidance of doubt, the Bank shall at its absolute discretion determine the alternative prize for the relevant Eligible Customer.

### 3. Participation and Eligibility for Segments:

*For customers qualified under the Priority Banking Segment:*

- 3.1 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;
- 3.2 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;
- 3.3 ETB customers who meet the Asset Under Management (“AUM”) threshold of BND50,000 in fresh funds may sign up for this:
  - 3.3.1 “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.
  - 3.3.2 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.
- 3.4 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 Prizes 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.
- 3.5 Accounts should be funded accordingly within 2 weeks once new Priority relationship has been signed up.

*For customers qualified under the Employee Banking Segment:*

- 3.6 The Promotion is open to New to Bank customers and Existing to Bank customers of the Bank establishing an Employee Banking relationship with the Bank by opening a payroll account with a Gross Salary of BND1,500 within the Promotion Period.

- 3.7 As an Employee Banking customer, you must comply with our eligibility requirement of maintaining your salary assignment with the Bank for a minimum of 12 months from the said assignment. In the event you fail to meet the eligibility criteria after establishing the Employee Banking relationship under this Promotion, we may charge you a service fee for providing you with any Employee Banking services.

#### 4 Eligibility for Credit Card

- 4.1 Applicants of Standard Chartered Visa and/or Mastercard credit cards who apply for and whose applications are approved during the Promotion Period (“Successful Applicants”) will be entitled to a 3-year annual fee waiver during the Promotion Period.
- 4.2 The annual fee waivers are also applicable to the first supplementary card for the applied credit cards should the application be completed concurrently as the primary card(s).
- 4.3 Successful Applicants who have applied for a credit card will receive one (1) chance for their successful application and must activate their credit card with one valid transaction during the Promotion Period.
- 4.4 Successful Applicants who have applied for a credit card will not receive multiple chances for every card they successfully sign up for.
- 4.5 Cancellation within 12 months of any successful application of any basic and/or supplementary credit card will result in penalty charges being charged to the basic credit card whether it was utilized/accepted or not as follows:

Card Type	Cancellation Penalty
Visa Infinite	BND150
Visa Platinum	BND120
Visa Gold	BND80

#### 5 Eligibility for Personal Loan

- 5.1 This Promotion is applicable to any type of Standard Chartered Personal Loan (“Personal Loan”) applied during the Promotion Period. Personal Loan products include General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.
- 5.2 This Promotion is applicable to new applications, re-loans or balance transfers from other financial institutions. To be eligible for this Promotion, the minimum approved loan amount must be at least BND5,000 and a minimum tenor of one (1) year. For re-loan customers, the minimum incremental loan amount approved must be BND5,000 to be eligible for this Promotion.
- 5.3 Application for Personal Loan during this Promotion Period which meets the minimum requirements set in Clause 5.2 hereinabove will also enjoy an effective interest rate of 5.50% per annum and a processing fee waiver.
- 5.4 For this Promotion, salary must be assigned to us throughout the duration of the Personal Loan.

- 5.5 To be included in the Lucky Draw, the Personal Loan which has been approved by the Bank during the Promotion Period must be disbursed at the time of the Monthly Draw and/or the Grand Draw.

## **6 Eligibility for Mortgage Loan**

- 6.1 Subject to Clause 6.2 hereinbelow, Customers who submit application for any other prevailing Mortgage Loan offers during this Promotion Period will be eligible for this Promotion.
- 6.2 In order to qualify for the Lucky Draw, the application for Mortgage Loans must be approved by the Bank by way of issuance of the Banking Facility Letter and agreed by all parties at the time of the Monthly Draw and/or Grand Draw.

## **7 Eligibility for Wealth Management Product**

- 7.1 This section is open to all eligible SCSB Customers who invest in investment products as specified in Clause 7.2 during the Promotion Period.
- 7.2 Eligible products for this Promotion include Bonds and Unit Trusts (including Unit Trusts Regular Savings Plan (“UT RSP”)) offered by SCSB (“Eligible Products”) but exclude the
- switching, redemption and transfer transactions in respect of those Eligible Products;
- 7.3 In order to qualify for the offer of UT RSP mentioned in Clause 7.2, subscription of Eligible Products by client must be a minimum of \$100 monthly contribution in respective currency for a minimum period of 24 months during the Promotion Period.
- 7.4 Cancellation of standing instruction for UT RSP in less than 24 months will be subjected to a cancellation fee as per the Bank’s tariff.
- 7.5 If your investment amount is in a currency other than the currency of Brunei Darussalam, the rate we use are those which we reasonably consider appropriate for the purpose of calculating its equivalent in BND.
- 7.6 For the purposes of this Promotion, chances are awarded based on the total investment amount subscribed on the same day. No accumulation of investment amounts is allowed over different days.
- 7.7 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).

## **8 Agreement**

- 8.1 This Promotion is governed and subject to be contained within the terms and conditions on which both the Bank and SCSB (where relevant and applicable) provide their products which include but may not be limited to as follows: -

(i) For SCSB: Customer Terms, Investment Product Terms, Know Your Investment Risk (“KYIR”) for Unit Trust including UT RSP, KYIR for Bonds and Preferred Perpetuals; and  
(ii) For the Bank: Customer Terms, NRI Terms and Conditions, Current/Cheque/Savings Account, Fixed Deposit Terms, Personal Loan Terms, Mortgage Loan Terms; and

(iii) any other relevant documents forming our agreement.

8.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

## 9 General Terms

9.1 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.

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

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

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

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