

Singapore Airlines Fantastic Fares Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 15 to 30 April 2019 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Lucky Draw for Kris Flyer Miles

2.1.1 Standard Chartered Credit Cardholders who use their credit cards issued by Standard Chartered Bank (Brunei) (the “Bank”) during the Singapore Airlines Fantastic Fares at Century Travel Centre, Freme Travel Services or Pan Bright Travel Service (“Participating Travel Agents”) will be eligible to enter in the Lucky Draw for Kris Flyer miles. Every BND100 swiped on their Standard Chartered credit card will be entitled to one chance.

2.1.2 The lucky draw prizes comprise of the following:

Winner	Prize	Quantity
1 st Prize	88,000 Kris Flyer Miles	1x
2 nd Prize	45,000 Kris Flyer Miles	1x
3 rd Prize	25,000 Kris Flyer Miles	1x
Consolation	5,000 Kris Flyer Miles	10x

2.1.3 The draw shall be conducted in May 2019 and winners will be contacted at the mobile numbers registered with the Bank.

2.1.4 Winners must be registered for Kris Flyer membership for the prize to be successfully credited to the Kris Flyer membership account. The prize will be credited to the account within 10 working days from the prize presentation.

2.1.5 If prize winners are not registered for a Kris Flyer membership they will forfeit their prize at the point of crediting.

2.1.6 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Singapore Airlines and any Participating Travel Agents. The services and products are the responsibility of Kris Flyer and Participating Travel Agents and are subject to their terms and conditions.

2.1.7 Employees of Standard Chartered Bank (Brunei) and Standard Chartered Securities (B) Sdn Bhd are not eligible for lucky draw from this Promotion.

2.2 0% EasyPay Instalment Plan

2.2.1 Standard Chartered credit cardholders who make any purchase using their credit card at this Promotion, and choose to convert the purchase into a 6-month or 12-month 0% EasyPay

Instalment Plan, will enjoy waiver on the processing fee for the aforementioned EasyPlan Instalment Plans only.

2.2.2 The processing fee waiver is applicable for up to 30 days from date of purchase.

3. Banking & Merchant's 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 Customer Terms, Credit Card Terms 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, Credit Card Terms and any other documents forming our banking agreement.