

StanChart x PAN3B Lucky Dip Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 1 February 2021 until 10 April 2021 (“Promotion Period”).

2. Eligibility & Benefits

2.1 This Promotion is limited to roadshows and service camps organized by Standard Chartered Bank.

2.2 New To Bank (NTB) and New To Product (NTP) clients who sign up with the promo code PAN3B will receive five (5) years annual fee waiver, 2x lucky draw chances for the Pan Bank Promotion (PAN3), 2x lucky draw chances for the Year End Spend (monthly draws), and chances for two (2) bill wipe outs at the end of the Year End Spend Promotion.

2.3 For more information: -

(a) on the Year End Spend Promotion, kindly refer to the link attached here:
<https://www.sc.com/bn/promotions/year-end-spend-campaign/>

(b) on the Pan Bank Promotion, kindly refer to the link attached here:
<https://www.sc.com/bn/promotions/pan-bank-campaign/>.

2.5 Standard Chartered Credit and Debit cardholders who spend BND100 will be entitled to one (1) lucky dip during the roadshow period at selected locations where Standard Chartered Bank has a booth set up. **The lucky dip is limited to a first-come-first-serve basis and subject to limited stocks availability during the Promotion Period.**

2.6 For the avoidance of doubt, each Standard Chartered Credit and Debit cardholder would be eligible for multiple lucky dips per day for each single receipt of a minimum accumulative spend of BND100 at the location where Standard Chartered Bank has a booth set up. For instance, if the receipt has an accumulative spend of BND200, the Standard Chartered Credit and Debit cardholder will be allowed two (2) lucky dips.

The lucky dip will be available at the following venues and dates:

Venue	Dates
Jaya Hypermarket, Rimba Point	6 February 2021 – 7 February 2021
The Mall Gadong	20 February 2021 – 21 February 2021
Supa Save	To be confirmed

- 2.7 Standard Chartered Bank will allow multiple receipts to be accumulated from all vendors located at the Mall, Gadong to be eligible for the lucky dip where a Standard Chartered Bank has its booth set up during the Promotion Period. Limited to three (3) dips per cardholder.
- 2.8 Standard Chartered Bank will only allow multiple receipts with accumulative spend exclusively from selected supermarkets which are Jaya Hypermarket, Rimba Point and Supa Save only to be eligible for the lucky dip where Standard Chartered Bank has its booth set up during the Promotion period.
- 2.9 The lucky dip must be performed on the day of purchase, Standard Chartered Bank reserves the right to reject clients from performing a lucky dip should the receipt(s) is/are not issued by the physical establishment during the roadshow, or it/they do/does not reflect the current date.
- 2.10 The bill wipe out will be up to BND150 and will be rewarded as a rebate for the following month under narration "BILL WIPEOUT". The bill wipe chances are accumulated based on every BND50 spent. The bill wipeout will be drawn during the Year End Spend lucky draw at the end of this Promotion in a manner determined by Standard Chartered Bank.

3. Banking Agreement

- 3.1 This Promotion is governed by and subject to the terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other relevant documents forming our banking agreement.
- 3.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

4. General

- 4.1 By participating in the Promotion, the cardholder expressly agrees to be bound by these Terms and Conditions
- 4.2 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.
- 4.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 4.4 We may cancel or withdraw this Promotion at any time.
- 4.5 We reserve the right to extend, cancel, terminate or suspend this Promotion at any time without prior notice to the cardholders. Any extension, cancellation, termination or

suspension of this Promotion by us shall not entitle the cardholder to any claims or compensation against us for any and/or all form of losses or damages suffered or incurred by the cardholders as a direct or indirect result of the extension, cancellation, termination or suspension.

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