

**Standard Chartered Mobile Acceleration Campaign (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Terms**

1.1. This Promotion is from 1<sup>st</sup> December 2020 to 31<sup>st</sup> March 2021 (“Promotion Period”).

**2. Eligibility**

2.1. To qualify for the Standard Chartered Mobile Acceleration Campaign prizes (“Lucky Draw”) under this Promotion, you must:

- 2.1.1. be an existing customer of Standard Chartered Bank (Brunei) (“the Bank”) who is at least 18 years old at the start of the Promotion Period; and
- 2.1.2. be an active user of SC Mobile Brunei. To be an active user, client must have logged into the Mobile App at least once a month during the Promotion Period; and
- 2.1.3. maintain either a personal or joint savings or current account with the Bank, be in good standing and conduct yourself in a properly and satisfactory manner at all times in accordance with the Bank’s internal requirements; or
- 2.1.4. be an existing customer holding a personal credit card issued by the Bank as principal cardholder whose credit card is validly existing (i.e. must not be suspended, cancelled or terminated as determined by the Bank at any time prior, during or after the Promotion Period).

2.2. Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for the Lucky Draws

**3. Gaining Entry to Lucky Draw and Earning Lucky Draw Chances**

**3.1. Help and Services**

3.1.1. To gain entry to the Lucky Draw, clients must first perform at least one (1) of the below service requests under Help & Services successfully via Online Banking and SC Mobile app:

- Update my Account Profile
- Closure of Current or Savings Account
- Cancellation of Standing Order
- Early Upliftment of BND Fixed Deposit
- Credit Card Activation & PIN Set
- Credit Card PIN Change
- Debit / ATM Card Activation & PIN Set
- Debit / ATM Card PIN Change
- Report Lost / Stolen Credit Card
- Report Lost / Stolen Debit Card
- Replace Credit Card
- Credit Card Fee Waiver
- Credit Card Transaction Dispute
- Credit Balance Refund
- Request for Clearance Letter
- Credit Card Statement Request
- Accounts Statement Request
- Update of IC Expiry Date
- Other Requests

### 3.2. Financial Transactions

3.2.1. Customers are further entitled to one (1) additional Lucky Draw chance if they also perform at least one (1) of following “Financial Transaction” successfully. A “Financial Transaction” shall consist of:

- Fund transfers between SC Accounts;
- Local Fund Transfer between banks;
- Credit Card Payment; or
- Bill payments.

### 3.3. Snap & Win

3.3.1. Customers are entitled four (4) Lucky Draw chances if they share an Instagram Story or Instagram Post, tagging @StanChartBN and must include hashtag #SCMobileApp about their favorite feature of SC Mobile Brunei. Only one shared Instagram Story or Instagram Post is necessary to earn the (4) Lucky Draw Chances

3.3.2. Customers are then required to send an email with Subject Header: “Mobile Acceleration Campaign” to [SCB.Brunei@sc.com](mailto:SCB.Brunei@sc.com) containing (1) their IC Number; (2) Full Name and (3) screenshot of Instagram Post / Instagram Story posted.

3.3.3. A Snap & Win entry is only considered successful and the four (4) Lucky Draw chances will be awarded only if the above steps are followed. Failure to perform any one of the steps would result in the four (4) Lucky Draw Chances being voided.

## 4. Earning additional Chance

4.1. The Customers will earn one (1) Lucky Draw chance for one successful Help & Services request made via the Mobile App. Customers can accumulate up to maximum four (4) Lucky Draw Chances by successfully performing any of the 19 Help & Service Requests stipulated in clause 3.1.1.

4.2. The Customers will earn one (1) Lucky Draw chance for one successful Financial Transaction performed via the Mobile App. Customers can accumulate up to two (2) Lucky Draw chances performing any of 2 Financial Transaction stipulated in clause 3.2.1.

4.3. Accumulatively, customers are entitled to a maximum of ten (10) Lucky Draw chances:

Activity	Lucky Draw Chances	Maximum Lucky Draw Chances
Successfully performing Help & Service request	4	4
Successfully performing financial transaction	2	2
Snap & Win	4	4
Maximum Lucky Draw chances		10

4.4. Once a customer reaches the maximum Lucky Draw chances earned, performing additional Service requests under Help & Services, Financial Transactions and additional Snap & Win will not earn the same customer any additional chances.

## 5. Lucky Draw

- 5.1. Subject to these Terms and Conditions, twenty-one (21) selected winners will be chosen electronically and randomly to attend three (3) individual Lucky Draw events at which the Lucky Draw winners will be determined by the Bank's representatives
- 5.2. Selected winners for the Lucky Draw ("Lucky Draw Event") will be notified by SMS and/or telephone at their registered phone numbers with the Bank.
- 5.3. The selection of prize winners will be made randomly by a computerized system from the pool of all eligible entries separately on 31<sup>st</sup> December 2020, 15<sup>th</sup> February 2021, 31<sup>st</sup> March 2021 respectively. This selection will be made during the respective Lucky Draw Events.
- 5.4. In any case where the selected winners are not able to attend the Lucky Draw Event, the customer must nominate a delegate to represent him/herself to attend the Lucky Draw Event through a signed letter of authority. Failure to attend the Lucky Draw Event will result in the forfeiture of the Lucky Draw prize.
- 5.5. In any cases where a selected winner cannot be contacted, the Bank at its absolute discretion reserves the right to substitute the potential winner with another eligible customer from its list of eligible entries.
- 5.6. Selected Winners of Lucky Draw will be excluded from subsequent Lucky Draw Events.
- 5.7. All participation chances will be carried forward to subsequent Lucky Draw Events until 31 March 2021.
- 5.8. The Lucky Draw prizes are as follows:

### Lucky Draw Event 1 (31<sup>st</sup> December 2020)

Achiever	Monthly Prizes
1 <sup>st</sup> Prize	Samsung Galaxy Z Fold 2
2 <sup>nd</sup> Prize	Microsoft Surface Pro 7 256GB
3 <sup>rd</sup> Prize	Samsung Galaxy Tab S7 128GB WiFi
4 <sup>th</sup> Prize	OnePlus 8 Pro
5 <sup>th</sup> Prize	BND500 QQ eStore Voucher
6 <sup>th</sup> Prize	Garmin Venu SQ Music
7 <sup>th</sup> Prize	BND300 AV Electronic Voucher

### Lucky Draw Event 2 (15<sup>th</sup> February 2021)

Achiever	Monthly Prizes
1 <sup>st</sup> Prize	Apple MacBook Pro 13-inch
2 <sup>nd</sup> Prize	Samsung Galaxy Note 20 Ultra Dual 5G
3 <sup>rd</sup> Prize	Samsung Galaxy Tab S7 128GB WiFi
4 <sup>th</sup> Prize	Samsung Galaxy Watch Active 2
5 <sup>th</sup> Prize	Garmin Vivoactive 3
6 <sup>th</sup> Prize	BND500 AV Electronic Voucher
7 <sup>th</sup> Prize	BND300 QQ eStore Voucher

### Lucky Draw Event 3 (31<sup>st</sup> March 2021)

Achiever	Monthly Prizes
1 <sup>st</sup> Prize	Apple iMac 27-inch 5K iMac
2 <sup>nd</sup> Prize	iPhone 12 Pro Max
3 <sup>rd</sup> Prize	iPhone 12 Pro
4 <sup>th</sup> Prize	iPhone 12
5 <sup>th</sup> Prize	Apple Mac Mini
6 <sup>th</sup> Prize	iPad Air 2020
7 <sup>th</sup> Prize	Apple Watch Series 6

## 6. Banking Agreement

- 6.1. This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Product Terms and any relevant other documents forming our banking agreement.
- 6.2. These Terms and Conditions herein shall be governed by and construed in accordance with the applicable laws of Brunei Darussalam.

## 7. General

- 7.1. 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.
- 7.2. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 7.3. 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).
- 7.4. The Bank is not the supplier(s) of the Prize or an agent of the supplier(s) of the Prize. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and assume no liability or responsibility for the acts or omissions of the supplier(s)/merchant(s) or any non-performance or defects in the Prize. If you win the Prize, any dispute about the quality, value, condition or performance of the Prize is to be resolved directly between you and the supplier(s)/merchant(s) supplying the Prize. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the supplier(s)/merchant(s) supplying the Prize for any reason, and you accept the Prize as it is and subject to any terms and conditions the supplier(s)/merchant(s) may impose.
- 7.5. We may terminate, cancel or withdraw this Promotion and/or extend or shorten the Promotion Period at any time at the Bank's sole absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
- 7.6. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.