Standard Chartered Triple 5 Card Acquisition Campaign (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. **Term**

1.1 This Promotion is organized by Standard Chartered Bank (the “Bank”).

1.2 This Promotion begins on 1st September 2022 until 31st December 2022, both days inclusive (“Promotion Period”).

2. **Eligibility & Benefits**

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

3. **5x Reward Points**

3.1 Standard Chartered credit cardholders will be entitled to 5x reward points when transacting at:

   i) Travel Related Merchants;
   
   ii) Overseas Merchants; and
   
   iii) All TGL partners

3.2 “Travel Related Merchants” refers to all travel related merchants within the Merchant Category code (MCC) for all accommodations, flights, travel packages and tours stated below:

<table>
<thead>
<tr>
<th>Type</th>
<th>MCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airlines</td>
<td>3000 to 3350 &amp; 4511</td>
</tr>
<tr>
<td>Vehicle Rental</td>
<td>3351 to 3441 &amp; 7512</td>
</tr>
<tr>
<td>Hotel &amp; Motels</td>
<td>3501 to 3786 &amp; 7011</td>
</tr>
<tr>
<td>Travel Agency</td>
<td>4722</td>
</tr>
</tbody>
</table>

In example: Royal Brunei Airlines is under MCC 4511

3.3 “Overseas Merchants” refers to all merchants that are not situated in Brunei Darussalam.

3.4 “All TGL partners” refers to all merchants under The Good Life programme listed on [https://www.sc.com/bn/promotions/the-good-life-privileges/](https://www.sc.com/bn/promotions/the-good-life-privileges/).
3.5. For the purposes of this Promotion, the bonus rewards points granted will be based on the accumulated spend from both Primary Cardholder and Supplementary Cardholder during this Promotion period.

3.6. The bonus reward points will be capped at 5,000 points per client.

3.7. The reward points will be reflected on the client’s credit card statements in January 2023.

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

4. **New Standard Chartered Visa Credit cardholders**

4.1. Clients who apply for a Standard Chartered Visa Credit Card during the Promotion Period will be entitled to:
   i) 5x Reward points as per clause 3 above,
   ii) 5% Cashback on their first transaction under the “Travel Related Merchants” during the first 60 days of the Promotional Period; and
   iii) 5-year annual fee waiver for primary and one supplementary card (if applicable).

4.2. Standard Chartered Bank staff are not eligible to participate in this Promotion.

4.3. The 5% Cashback will be capped at BND 120 for Visa Infinite and Platinum or BND 80 for Visa Gold.

4.4. The cashback will be reflected on the client’s credit card statements in January 2023.

4.5. Any client who closes their card within 12-months of opening their credit card will be subject to penalty charges, and/or clawback of the cost of the cashback. Penalty charges for closed credit cards within one (1) year are as follows:

<table>
<thead>
<tr>
<th>Type</th>
<th>Penalty Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA Infinite and Platinum</td>
<td>BND 120</td>
</tr>
<tr>
<td>VISA Gold</td>
<td>BND 80</td>
</tr>
</tbody>
</table>

5 **Banking Agreement**

5.1 This Promotion is governed by and 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 construed in accordance with the laws of Brunei Darussalam.

6. **General**

Standard Chartered Bank, Brunei Branch
Registration No. RFC0000061
51-55 Jalan Sultan Complex, Jalan Sultan Omar Ali Saifuddien, Bandar Seri Begawan BS8811, Brunei Darussalam
Incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18
The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London EC2V 5DD.
6.1 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. 

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

6.3 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). 

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