Standard Chartered x Incomm Promotion ("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 19th August 2022 until 30th November 2022, both days inclusive ("Promotion Period").  

2. Eligibility & Benefits  
2.1. This Promotion is eligible to Standard Chartered Visa Credit cardholders and Standard Chartered Mastercard holders. ("Standard Chartered credit cardholders").  
2.2. Standard Chartered Bank staff are eligible to participate in this Promotion.  

3. Cashback  
3.1. The first 100 Standard Chartered credit cardholders will be entitled to a 10% cashback when transacting at Integrated Communications Sdn Bhd (All Incomm branches) during the Promotion Period with a minimum purchase of BND 900.  
3.2. The 10% cashback will be capped depending on your card type below:  

<table>
<thead>
<tr>
<th>Standard Chartered Card Type</th>
<th>Maximum Amount Cashback</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA Infinite, VISA Platinum and Hua Ho Mastercard Platinum</td>
<td>BND 200</td>
</tr>
<tr>
<td>VISA Gold and Mastercard Gold</td>
<td>BND 100</td>
</tr>
</tbody>
</table>
3.3. This cashback is limited to once per primary cardholder.  
3.4. Standard Chartered Credit Cardholders will also receive a complimentary premium ("Premium") from Integrated Communications Sdn Bhd subject to availability on a first come first serve basis when purchasing either a Samsung Galaxy Z Flip 4 or Samsung Galaxy Z Fold 4. These Premium are:  

<table>
<thead>
<tr>
<th>Samsung Unit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samsung Z Flip 4 (128GB, 256GB, 512GB)</td>
<td>Samsung Buds 2</td>
</tr>
<tr>
<td>Samsung Z Fold 4 (256GB, 512GB)</td>
<td>Samsung Buds Pro</td>
</tr>
</tbody>
</table>
3.5. Standard Chartered Bank shall not accept any responsibility for the services and products offered by Integrated Communications Sdn Bhd. The services and products are the responsibility of Integrated Communications Sdn Bhd and are subject to their terms and conditions.

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

3.7. The cashback will be reflected on the client’s credit card statements in December 2022.

4. **0% EasyPay 12 months Instalment Plan**

4.1. Standard Chartered credit cardholders who make any purchase under this Promotion using their credit card and choose to convert the purchase into a 12-month EasyPay Instalment Plan will be given a 0% processing fee.

4.2. Standard Chartered credit cardholders would need to contact our phone banking services at 265 8000 and apply for the 12-month EasyPay Instalment Plan.

4.3. Client must have sufficient limit in their credit card and be in good standing at the point of conversion, or else Standard Chartered Bank will exercise their right to clawback the cashback given and charge the credit cardholder accordingly.

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**

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.