

**Sign Up for Visa (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

1.1 This Promotion begins on 1 June to 31 August 2019 (“Promotion Period”).

**2. Eligibility & Benefits**

**New Visa Card Signup Annual Fee Waiver and Lucky Draw**

2.1.1 Applicants of Standard Chartered Visa credit cards who apply for and whose applications are approved during the Promotion Period (“Successful Applicants”) will be entitled to a 1-year annual fee waiver. The annual fee waiver offered in this Promotion is applicable to a basic cardholder who has not held any valid Standard Chartered credit card for at least 6 months prior to the application.

2.1.2 The annual fee waiver is also applicable to the first supplementary cardholder should the application be completed concurrently with the basic cardholder.

2.1.3 Should a Successful Applicant apply for more than one card type in the same application, this Successful Applicant will enjoy the first-year annual fee waiver for each additional basic card.

2.1.4 Any Successful Applicant who achieves a spend of at least BND500 accumulatively each month shall be entitled to chances in the lucky draw whereby such Successful Applicant will automatically receive 10 chances with additional chances for every BND50 spent on top of the BND500 each month.

2.1.5 The Lucky Draw will only be eligible for Successful Applicants who meet the eligibility criteria during the promotion period.

2.1.6 The prizes for the Lucky Draw are as follows:

	<b>June</b>	<b>July</b>	<b>August</b>
<b>Prizes</b>	2 x Air Tickets to Singapore	2 x Air Tickets to Bangkok	2 x Air Tickets to Tokyo
	20 x 5,000 Royal Skies Miles	20 x 5,000 Royal Skies Miles	20 x 5,000 Royal Skies Miles

2.1.7 For the purpose of the lucky draw, the accumulative spend by the basic and supplementary cardholders will be combined.

2.1.8 Retail spending and cash advance will qualify for this Promotion.

2.1.9 Cancellation within twelve (12) months by successful application of any Standard Chartered basic credit card issued under the Promotion will result in penalty charges being charged to the cancelled credit card, regardless of whether it was utilised/accepted or not as follows:

<b>Card Type</b>	<b>Cancellation Penalty</b>
Visa Infinite	BND150
Visa Platinum	BND120
Visa Gold	BND80

- 2.1.10 For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at a rate we reasonably consider appropriate.
- 2.1.11 The prizes are non-transferable, non-exchangeable and non-redeemable for cash, credit or any other prizes and other items in part or in whole.
- 2.1.12 Standard Chartered Bank Brunei (the “Bank”) reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.
- 2.1.13 The Bank will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from the winner’s utilisation of the prizes.
- 2.1.14 The Bank shall not accept any responsibility for the services and products offered by Royal Brunei Airlines and Royal Skies. The services and products are the responsibility of Royal Brunei Airlines and Royal Skies and are subject to their terms and conditions.
- 2.1.15 Winners must be registered for Royal Skies Miles membership in order for the prize to be successfully credited to the Royal Skies Miles membership account. The prize will be credited to the account within 10 working days from the prize presentation.
- 2.1.16 Employees of Standard Chartered Bank Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for lucky draw from this Promotion.
- 2.1.17 The draw shall be conducted at the end of each month during the Promotion Period and winners will be contacted at the mobile numbers registered with the Bank.

## 2.2 Balance Transfer

- 2.2.1 Customers who successfully apply for the transfer of their credit card outstanding balance from other banks will enjoy 0% interest for 6 months on the transferred balance only.
- 2.2.2 The Promotion set forth in Clause 2.2.1 is applicable to new Standard Chartered credit cardholders.
- 2.2.3 There must be a minimum balance transfer of BND500 to be eligible for the Promotion.
- 2.2.4 Customers will also enjoy prevailing new credit card promotions if they apply for a new credit card. Should there be any cancellation of their credit cards within 12 months of the balance transfer, then they will be subjected to the value of any premium received from the new credit card promotion charged back to their credit card.

## 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 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.