

**The Good Life® Revamp Launch (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):****1. Term**

1.1 This Promotion is valid from 1 October to 31 December 2020 (“Promotion Period”).

**2. Eligibility & Benefits****2.1 3 Years Annual Fee Waiver and 10x Reward Points**

2.1.1 New credit card applicants who successfully sign up for a Standard Chartered Bank Visa or Mastercard credit card during the Promotion Period using the promo code TGL3, will be entitled to 3 years annual fee waiver and 10x reward points for all credit card spend at Participating Merchants.

2.1.2 “Participating Merchants” refers to all merchants under The Good Life programme listed on <https://www.sc.com/bn/promotions/the-good-life-privileges/>

2.1.3 For the purpose of this Promotion, the Primary Cardholder and Supplementary Cardholder spends will be combined and reward points will be combined as well.

2.1.4 Any transaction reversal or in dispute will be excluded from this Promotion. The rebate and reward points shall be credited to qualifying cardholders’ credit cards the following month. For example, 10x reward points for October 2020 will be credited in December 2020, 10x reward points for November 2020 will be credited in January 2020 and 10x reward points in December 2020 will be credited in February 2020.

2.1.5 All transactions from The Good Life Revamp launch will be eligible for promotional reward points during the Promotion Period and capped at 1,000 points per credit card per month.

2.1.6 Standard Chartered Bank shall not accept any responsibility for the services and products offered by the Participating Merchants. The services and products are the responsibility of the Participating Merchants and are subjected to their terms and conditions.

**3x Reward Points**

2.1.7 Existing credit cardholders who use their Brunei-issued Standard Chartered Visa and Mastercard credit cards at Participating Merchants during the Promotion Period will be eligible for 3x reward points.

2.1.8 Any transaction reversal or in dispute will be excluded from this Promotion. The rebate and reward points shall be credited to qualifying cardholders’ credit cards the following month. For example, 3x reward points for October 2020 will be credited in December 2020, 3x reward points for November 2020 will be credited in January 2020 and 3x reward points in December 2020 will be credited in February 2020.

### **Monthly Draw and Rebates**

- 2.1.9 Existing and new credit card clients who shop at Participating Merchants during the Promotion Period will be entitled to a monthly draw to win the prizes below:

<b>Month</b>	<b>Prize</b>
October	- Apple iPad Mini 7.9" Wifi 64GB (3 Winners) - BND100 rebate (10 winners)
November	- Apple iPad Mini 7.9" Wifi 64GB (3 Winners) - BND100 rebate (10 winners)
December	- Apple iPad Mini 7.9" Wifi 64GB (3 Winners) - BND100 rebate (10 winners)

- 2.1.10 Standard Chartered credit card clients will be eligible if they spend an accumulative minimum of BND50 per month at the Participating Merchants. (1 chance = BND50)
- 2.1.11 Any transaction reversal or in dispute will be excluded from this monthly draw and rebate. The draw will be conducted internally, and prizes will be awarded the following month. For example, prizes for October 2020 will be rewarded in December 2020, prizes for November 2020 will be rewarded in January 2020 and prizes in December 2020 will be rewarded in February 2020.

### **3. Banking & Merchant's Agreement**

- 3.1 This Promotion is governed by and subject to our existing banking terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other relevant 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 shall be final and conclusive.
- 4.5 The Terms and Conditions are in addition to our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.
- 4.6 These Terms and Conditions herein shall be governed by and construed in accordance with the applicable laws of Brunei Darussalam.