

Visa Spend and Travel Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 1 June to 31 August 2019 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Rebate Lucky Draw

2.1.1 Standard Chartered Visa Credit cardholders, (that were issued by Standard Chartered Bank Brunei) who make purchases at any of the Participating Merchants (as stated in Clause 2.1.7) will enjoy chances to win a rebate on their credit card spend when they spend a minimum of BND500 accumulatively at any of the Participating Merchants during the Promotion Period.

2.1.2 The rebate lucky draw prizes are as follows:

	June	July	August
Monthly Prizes	20 x \$100 Rebate	20 x \$100 Rebate	20 x \$100 Rebate
Grand Prize	<ul style="list-style-type: none"> ➤ BND2,000 Rebate ➤ BND1,500 Rebate ➤ BND500 Rebate 		

2.1.3 The chances shall be applied to transactions where the merchants have billed for the transaction by 30 June 2019, 31 July 2019 and 31 August 2019.

2.1.4 The rebates shall be credited to qualifying cardholders’ credit cards by 16 September 2019.

2.1.5 The total spend amount from multiple credit cards will not be combined, should there be multiple spend from the same customer using different credit cards.

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

2.1.7 Participating Merchants mean any of the following:-

- AirBNB
- Agoda
- Booking.com
- Hotels.com
- LuxeNomad.com
- Royal Brunei Airlines
- Singapore Airlines
- Malaysia Airlines
- Cebu Pacific
- AirAsia
- Pan Bright Travel
- Freme Travel
- Anthony Tours
- Southern Cross Travel
- At-Taqwa Travel
- Century Travel

- 2.1.8 Any Standard Chartered Visa credit cardholder who achieves a spend of at least BND500 accumulatively each month shall be entitled to chances in the lucky draw whereby the cardholder will automatically receive 10 chances with additional chances for every BND50 spent on top of the BND500 each month.
- 2.1.9 The Lucky Draw will only be eligible for Visa cardholders who meet the eligibility criteria during the promotion period.
- 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 Employees of Standard Chartered Bank Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for lucky draw from this Promotion.
- 2.1.15 Winners of the lucky draw must have credit cards that are in good standing at the point of the draw and prize awarding.
- 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.
- 2.1.18 Standard Chartered Bank Brunei 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.

3. Banking & Merchant's Agreement

- 3.1 This Promotion is governed and subject to be contained within the 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. 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.

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.