



Dear Valued Client,

As a Priority Banking Client, through our Total Relationship Rewards proposition, you receive credit card reward points faster and easier than any other cards because you earn points not only on your card spending but also on your existing portfolio of accounts held, including savings, home loans and investments.

Effective 1st September 2021, under our Total Relationship Rewards proposition, you will earn rewards points on your banking relationship with us as follows:

Product	Points Earned
Current/Savings Account	5 points per month for every BND50,000 average monthly balance of BND equivalent
Fixed Deposits	5 points per month for every BND50,000 average monthly balance of BND equivalent
Investments	5 points per month for every BND8,000 month-end balance of BND equivalent for Unit Trusts, Bonds, Structured Notes, Premium Currency Investment and Structured Deposit
Home Loans	5 points per month for every BND10,000 month-end balance
Credit Cards	1 point for every BND5 spent

In order to accumulate the rewards points from your portfolio, there must be a minimum spend of BND250 on your Visa Infinite Card in retail transaction per month.

Should you need any clarification, please contact your Relationship Manager directly to find out more.

Sincerely,

Standard Chartered Bank

[sc.com/bn](https://www.sc.com/bn)

Standard Chartered Bank, Brunei Branch

Registration No. RFC00000061

51-55 Jalan Sultan Complex, Jalan Sultan Omar Ali Saifuddin, 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