

Wealth Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 01 November 2019 and ends on 31 March 2020, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

2. Eligibility

2.1 This section is open to all eligible Standard Chartered Securities (B) Sdn Bhd (“SCSB”) clients who invest in investment products as specified in 2.2, during the Promotion Period and are holding valid SCB Brunei credit card for the purpose specified in 2.3 and 2.4.

2.2 Eligible products for this Promotion include subscription for Bonds and Unit Trusts offered by SCSB (“Eligible Products”) but excluding the following:

- regular savings plans including Smart Saver Plan;
- switching, redemption and transfer transactions in respect of Bonds and Unit Trusts;
- Unit Trust where discounted sales charges are offered.

2.3 Clients who invest in any Eligible Products will be awarded credit card reward points based on invested amount within the Promotion Period. Reward point entitlements are tiered as follows:

Bonds		
Investment Tier (BND)	Every invested amount of (BND)	Reward Points
100,000 to 499,999	100,000	8,500
500,000 and above	500,000	50,000

Unit Trusts		
Investment Tier (BND)	Every invested amount of (BND)	Reward Points
10,000 to 49,999	10,000	1,500
50,000 to 99,999	50,000	8,500
100,000 and above	100,000	20,000

2.4 Awarded reward points shall be credited to client’s highest credit card type provided that the card account is under the eligible client name. Reward points will be credited into respective credit card account in the third week of the following month of subscription.

2.5 If your investment amount is in a currency other than the currency of Brunei Darussalam, we use a rate we reasonably consider appropriate for the purpose of calculating its equivalent in BND.

- 2.6 For the purpose of this Promotion, reward points are awarded based on the total investment amount of same product category as specified in clause 2.3 above, subscribed on the same day. No accumulation of investment amounts is allowed over different days.
- 2.7 SCSB is not an agent of the merchants supplying the goods and services of which the reward points are subsequently utilised for. The goods and services are the responsibility of the merchants and are subject to their terms and conditions.
- 2.8 We make no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the goods and services mentioned in clause 2.7.
- 2.9 We will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from your utilisation of the reward points.

3 Agreement

- 3.1 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Customer Terms, Investment Product Terms and Conditions and Standard Chartered Bank's Customer Terms, Current/Cheque/Savings Account, Fixed Deposit Terms, Credit Card Terms and any other documents forming our agreement.

4 General

- 4.1 We shall be entitled to use the name, identification numbers and pictures/photographs of any or all winners for print advertisements or other publicity materials; and may otherwise engage any or all winners for its publicity purposes without any compensation whatsoever and in such manner as we deem fit. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the Promotion.
- 4.2 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.
- 4.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 4.4 We may cancel or withdraw this Promotion at any time.
- 4.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 4.6 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products. Bonds are only offered to qualified

investors who are either individuals or corporations that fall under the Accredited Investors definition as specified under Section 20 of Securities Market Order, 2013 (SMO).