



## TERMS AND CONDITIONS

### Standard Chartered Securities Wealth Promotion

#### 1. Term

1.1 This Standard Chartered Securities Wealth Promotion (“**Promotion**”) is valid from **17<sup>th</sup> January 2022 to 31<sup>st</sup> March 2022**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

#### 2. Eligibility

2.1 The Promotion is open to all eligible Standard Chartered Securities (B) Sdn Bhd (“SCSB”) customers who subscribe to any Unit Trusts with sales charge of 3% and above and Bonds (“Eligible Products”) offered by SCSB during the Promotion Period (“Eligible Customers”).

2.2 The following transactions are excluded from Eligible Products:

- Switching, redemption and transfer transactions;
- Unit Trust Regular Savings Plan;
- Bond subscription with preferential margin

2.3 Invested amount in each Eligible Product can be accumulated during the Promotion Period and subject to respective minimum amount:

Eligible Products	Minimum Amount
Unit Trusts	BND10,000 equivalent
Bonds	BND100,000 equivalent

2.4 Employees of Standard Chartered Bank, its branches and subsidiaries are not eligible for this Promotion.

#### 3. Promotion Offers

3.1 Eligible Customers will be rewarded electronic voucher (“e-voucher”), redeemable at QQeStore (“the Merchant”) by participating in the offer as set out below:

Eligible Products	Every Invested Amount	e-Voucher Value
Unit Trusts	BND10,000 equivalent	BND38
Bonds	BND100,000 equivalent	BND180

3.2 Total value of e-voucher will be determined based on the total invested amount accumulated during the Promotion Period in each Eligible Product category as per Clause 2.3.



- 3.3 Where accumulated e-vouchers value is BND2,000 and above, Eligible Customers have the option to split the value into two e-vouchers of equivalent value and the exercise of such option is at the full discretion of SCSB.
- 3.4 If your investment amount is in a currency other than the currency of Brunei Darussalam, for the purpose of calculating its equivalent in BND, we will use the average rate for the month in which the Eligible Product transactions are being captured. Should there be a difference between the prevailing rate at the point of transaction and the average rate, the average rate will be taken as final.
- 3.5 The e-voucher will be issued via SMS notification to Eligible Customer's mobile number registered with Standard Chartered Bank Brunei ("the Bank") anytime on or before 30<sup>th</sup> April 2022.
- 3.6 Eligible Customers need to show the SMS and present their identification document registered with the Bank to the Merchant's sales representative for acknowledgment and redemption purposes.
- 3.7 The e-voucher is valid within 6 months from the date of issuance and can be redeemed for purchases at the location herein stated below:

QQeStore Sdn Bhd	No 28, 1 <sup>st</sup> Floor, Block B Qlap Complex, Spg 88 Kg Kiulap, Bandar Seri Begawan BE1518 Brunei Darussalam
------------------	---

- 3.8 The e-vouchers cannot be exchanged for cash, or physical vouchers and must be used at the point of collection. Any unused e-vouchers will be forfeited without any compensation.
- 3.9 SCSB is not an agent of the Merchant supplying the goods and services of which the e-vouchers are subsequently utilised for. The goods and services are the responsibility of the Merchant and are subject to their terms and conditions.

#### 4. Agreement

- 4.1 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Bank Customer Terms, Current/Cheque/Savings Account Terms, tariff booklet, SCSB Customer Terms, SCSB Investment Terms and Conditions and any other documents forming our agreement. Should there be any changes in the booklet, the fees and charges on website at [www.sc.com/bn](http://www.sc.com/bn) will prevail.
- 4.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

#### 5. General



- 5.1 We shall be entitled to provide the name and identification numbers of Eligible Customers to the Merchant for e-voucher redemption purposes and in such manner as we deem fit. In addition, the Eligible Customer's participation in the Promotion is deemed express consent to disclosure of his/her personal particulars to any authorised representative of SCSB responsible for conducting the Promotion.
- 5.2 We may vary, modify, delete or add to these Terms 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 6.3 of SCSB Customer Terms.
- 5.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 5.4 We may terminate, withdraw, shorten or extend this Promotion at our sole discretion, with or without prior notice or reason.
- 5.5 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 5.6 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products with SCSB. 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).