

Year End Card Spend Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 15 December 2020 to 31 May 2021 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Monthly Draw

2.1.1 Standard Chartered Visa and Mastercard credit cards issued in Brunei which has accumulated a minimum spend of BND300 per month during the Promotion Period will be eligible for one (1) lucky draw chance for every BND50 accumulated.

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

2.1.3 Eligible credit cardholders who spend during the Promotion Period will be eligible to stand a chance to win these prizes monthly:

Prizes
iPhone 12 (Dual Sim) 256GB x 1
BND100 Supa Save vouchers x 50
BND50 Hua Ho Department Store vouchers x 50

2.1.4 Any transaction reversal or in dispute will be excluded from this Promotion. The lucky draw will be internally drawn on the following month. The monthly draws will be conducted as per the schedule below:

Spend Month	Draw Month
15 December 2020 – 31 January 2021	March 2021
February 2021	April 2021
March 2021	May 2021
April 2021	June 2021
May 2021	July 2021

2.1.5 Only transactions fully settled by merchants by 11.59pm at the end of each month will be included in this Promotion for the monthly draws. For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at a rate we reasonably consider appropriate.

2.1.6 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.

2.1.7 The winning credit card accounts must remain active and in good standing in order to be eligible for the Lucky Draw or Standard Chartered Bank will have the right to charge the clients for the cost of the prizes they have enjoyed.

2.1.8 Employees of Standard Chartered Bank Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for this Promotion.

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.
- 3.2 These Terms and Conditions herein shall be governed by and construed in accordance with the applicable laws of Brunei Darussalam.

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.