

60th Anniversary Personal Loan Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)

1. Term

1.1. This Promotion will commence on 18 April 2018 and end on 31 July 2018 (“Promotion Period”).

2. Eligibility

- 2.1. This Promotion is applicable to any Standard Chartered Personal Loan (“Personal Loan”) applied and approved during the Promotion Period. Personal Loan products included are General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation Loan.
- 2.2. This Promotion is applicable to new applications, re-loans or balance transfers from other financial institutions.
- 2.3. In order to enjoy this Promotion, the minimum approved loan amount must be at least BND20,000 with a minimum tenor of three (3) years. For re-loan customers, the minimum incremental loan amount approved must be BND20,000 to be eligible for this Promotion.
- 2.4. Eligible customers may choose one of the following offers:

Offer A	Offer B
Interest rate of your Personal Loan at 5.0% EIR	Interest rate of your Personal Loan at 5.5% EIR + Cash Rebate of 2%

- 2.5. The offer must be confirmed at the point of application as changes will not be permitted once submitted.
- 2.6. The cash rebate will apply as follows:
- i. New and balance transfer applications: 2% of approved loan amount.
 - ii. For re-loan or top-up customers: 2% of approved incremental loan amount.
- 2.7. The cash rebate will be capped at BND1,000 for each Personal Loan application and will be credited into the Current/Savings account maintained with Standard Chartered upon successful drawdown.
- 2.8. For this Promotion, the processing fee for all Personal Loan applications will be waived.
- 2.9. In the event the loan facility is transferred to other financial institutions or is fully settled before completing half of the applied tenor, the bank reserves the right to recover, the whole or any part of the cash rebate granted under this Promotion.
- 2.10. For this Promotion, you must assign your salary to us.
- 2.11. Employees of Standard Chartered Bank and Standard Chartered Securities (B) Sdn Bhd are eligible to participate in this Promotion.
- 2.12. Approval of the Personal Loan applications is subject to full satisfaction of the bank’s criteria including the credit assessment and documentation requirements.

3. Banking Agreement

- 3.1 This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Personal Loan Terms and any other documents forming our banking agreement.

4. General

- 4.1. 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 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 grant the benefits of this Promotion to anyone at any time at our sole discretion.
- 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.