

0% EasyPay Consolidated Plan (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 2 January to 31 December 2021 (“Promotion Period”).

2 Eligibility & Benefits

2.1 Standard Chartered credit cardholders who make purchases during the Promotion Period may choose to convert their total monthly credit card bills into a consolidated 6-month or 12-month 0% EasyPay Instalment Plan (“this Plan”).

2.2 The total monthly credit card bill must be a minimum of BND300 regardless of the number of transactions within that month’s bill.

2.3 The request for conversion must be made via Standard Chartered Bank’s Client Care Centre at 2658000 by the last day of the following month in order for the Plan to be applicable.

2.4 A processing fee of 3% or minimum of BND30 is applicable for this Plan and will be charged in the following credit card statement. Existing processing fee waivers due to client segment benefits will not be eligible for this promotion.

2.5 A cardholder may only have one Plan per month after which any other instalment plan for the same month shall be treated individually where the required minimum is BND300 per receipt.

2.6 Should the cardholder request for early settlement, then an administration fee of BND100 shall apply.

3. Banking & Merchant’s Agreement

3.1 This Promotion is governed and subject to be contained within the 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.

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 is 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.