

TERMS AND CONDITIONS

The Employee Banking Salary Transfer Campaign 2019

Promotion

- 1 This Employee Banking Campaign (“**Promotion**”) is available from **1st May 2019 to 31st Aug 2019**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

- 2 The Promotion is open to New to Bank customers and Existing to Bank customers of Standard Chartered Bank establishing an Employee Banking relationship with the Bank by opening a payroll account with a Gross Salary of BND1,500 within the campaign period.
- 3 As an Employee Banking customer, you must meet our eligibility criteria for a minimum of 12 months from your salary assignment. In the event you fail to meet the eligibility criteria after establishing the Employee Banking relationship under this Promotion, we may charge you a service fee for providing you with any Employee Banking services.
- 4 For the purpose of this Promotion:
 - 4.1 “Gross Salary” means salary amount of minimum BND 1,500 including allowances and other deductions and maintains salary assignment prior to the Promotion Period and for the entire duration of the Promotion Period.

Participation

- 5 Eligible customers who meet the Gross Salary amount during the Promotion Period are entitled to the offers as set out in the table below.

Offer	Criteria	Offer Details
Offer : Lucky draw chance per client to be entitled for the 13 th Month salary payout	Employee Banking for New To Bank and New to Payroll customers, and Salary assignment of min BND1,500 in CASA	1 lucky draw chance.
Additional Chances for take up of Lending facilities :	Credit card	3 lucky draw chances
	Personal Loan	5 lucky draw chances for min loan of BND5k. 2 additional chances for every 5K increment.
	Mortgage Loan	7 lucky draw chances for min loan of BND100k. 2 additional chances for every 10k increment.

- 5.1 You must maintain a Current Account or Savings Account for the purpose of maintaining the Payroll with us for a minimum of 12 months. The Bank reserves the right to deduct the equivalent of the reward value should you fail to maintain your minimum of 12 months relationship with us.

6 Announcement of Winners

- 6.1 Based on the date of sign ups, lucky winners will be announced on the dates below:

Sign up	Announcement of Winners
1 st May - 31 st May 2019	15 th June 2019
1 st June – 30 th June 2019	15 th July 2019
1 st July – 31 st July 2019	15 th Aug 2019
1 st Aug – 31 st Aug 2019	15 th Sept 2019

- 6.2 Winners will be contacted by phone.

- 6.3 Eight (8) lucky winners will receive a 13th month salary and amount issued will be capped at BND3000 per winner. Two (2) winners will be selected each month.

Banking Agreement

- 7 This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Customer Terms, Current/Cheque/Savings Account Terms, tariff booklet and any other documents forming our banking agreement.

General

- 8 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.
- 9 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
- 10 We may terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason.
- 11 We may cancel or withdraw this Promotion at any time.
- 12 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
- 13 The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.