

Wealth Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 6 May 2019 and ends on 31 August 2019, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

2. Eligibility

2.1 This section is open to all eligible Standard Chartered Securities (B) Sdn Bhd (“SCSB”) clients who invest in investment products as specified in 2.2, during the Promotion Period.

2.2 Eligible products for this Promotion include subscription for Bonds, Unit Trusts and sign-up to Smart Saver Plan offered by SCSB (“**Eligible Products**”) but excluding the following:

- regular savings plans other than Smart Saver Plan;
- switching, redemption and transfer transactions in respect of Bonds and Unit Trusts;
- Unit trust where discounted sales charges are offered.

2.3 Clients who invest in any Eligible Products and who make an accumulated investment amount (as set out below) within the Promotion Period will then be rewarded gift voucher. Gift value are tiered by accumulated investment amount and are as follows:

Bonds		
Accumulated Investment Tier (BND)	Every invested amount of (BND)	Gift value (BND)
100,000 to 199,999	100,000	200
200,000 to 499,999	200,000	450
500,000 and above	500,000	1,350

Unit Trusts		
Accumulated Investment Tier (BND)	Every invested amount of (BND)	Gift value (BND)
10,000 to 49,999	10,000	50
50,000 to 199,999	50,000	350
200,000 and above	200,000	1,700

Smart Saver Plan	
Every monthly contribution of (BND)	Gift value (BND)
200	20

2.4 Gift vouchers will be issued in the following denomination for the value you are entitled based on your accumulated investment amount.

Denomination of Gift Voucher (BND)	Remarks
20	For Smart Saver Plan only
50	For Bonds and Unit Trust only

100	
200	
500	

2.5 Gift vouchers can be redeemed at the following participating merchants:

Dining

- Excapade Japanese Restaurant (Kiulap 1, Gadong, Kuala Belait, Serusop, Regent Square, Bunut, Times Square, Seria, Bandar & Rimba)
- Kaizen Sushi (Yayasan, Kiarong, Seria & Kuala Belait)
- Li Gong Restaurant (The Empire Hotel and Country Club)
- Riwarz and Tasek Brasserie (Radisson Hotel Brunei Darussalam)

Electronics

- AV Electronics Sdn Bhd (Kiulap & Kuala Belait)
- QQestore (Kiulap)

Home

- Ashley Furniture Homestore (Sengkurong & Sg Tilong)
- Thomson Furniture (Beribi & Jalan Tutong)

Lifestyle

- Cycle Nation Bicycle Concept Store (One Riverside)
- Garmin Concept Store (Kiulap, Pusat Insani Seria)
- Under Armour Brand Store (One Riverside & Pusat Insani Seria)

Shopping

- Supa Save Supermarket (Mabohai, Mata-Mata, One Riverside & Seria)
- Hua Ho Department Store (Manggis, Tanjung Bunut & Sengkurong)

Travel

- Freme Travel Agency (Bandar, Tutong, Seria & Kuala Belait)
- Century Travel Centre Sdn Bhd (Bandar)

2.6 You may present the gift voucher(s) to the respective merchant(s) of your choice for gift redemption. After you have received your gift vouchers, the respective merchant(s) supplying the services and products will be solely responsible for all arrangements in relation to your preferred gift.

2.7 If your investment amount is in a currency other than the currency of Brunei Darussalam, we use a rate we reasonably consider appropriate for the purpose of calculating its equivalent in BND.

2.8 For the purpose of this Promotion, you may accumulate investment amounts from investments made throughout the Promotion Period for the same product and redeem gift vouchers on or before the maximum accumulated investment amount per product category is reached.

Eligible Product	Maximum accumulated investment amount
Bonds	BND1,000,000
Unit Trust	BND400,000
Smart Saver Plan	BND1,000

- 2.9 If you choose to redeem the gift vouchers prior to the end of the Promotion Period, your eligible accumulated investment amount will be reset back to zero at each redemption.
- 2.10 SCSB is not an agent of the merchants supplying the goods and services under the Promotion.
- 2.11 We shall not be responsible for the services and products offered or supplied by merchants. The services and products are the responsibility of merchants and are subject to their terms and conditions.
- 2.12 We make no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the rewards.
- 2.13 We will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from your utilisation of the rewards.

3. Gift Redemption

- 3.1 All gift redemption validity periods are listed on the gift vouchers. If the gift voucher exceeds its validity period, it will be considered void.
- 3.2 The gift vouchers are non-transferrable, or exchangeable.
- 3.3 The gift vouchers have to be redeemed by the client himself/herself. Should a representative wish to redeem a gift voucher on behalf of client, the representative will have to bring along a photo copy of their IC for the merchant's records.
- 3.4 Gift vouchers will be awarded strictly within their product category as specified in clause 2.3 above.
- 3.5 We shall not be responsible for the services and products offered or supplied by merchants. The services and products are the responsibility of merchants and are subject to their terms and conditions.
- 3.6 We make no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the rewards.
- 3.7 We will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from your utilisation of the rewards.

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 Customer Terms, Investment Product Terms and

Conditions and Standard Chartered Bank's Customer Terms, Current/Cheque/Savings Account and Fixed Deposit Terms, any other documents forming our agreement.

5 General

- 5.1 We shall be entitled to use the name, identification numbers and pictures/photographs of any or all winners for print advertisements or other publicity materials; and may otherwise engage any or all winners for its publicity purposes without any compensation whatsoever and in such manner as we deem fit. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the Promotion.
- 5.2 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.
- 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 cancel or withdraw this Promotion at any time.
- 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. 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).