

STAND RED CAMPAIGN TERMS AND CONDITIONS

The terms and conditions for the Promotion are as follows:

Eligibility

- The Promotion is open to all Standard Chartered Bank Ghana Limited Retail Bank clients (both new and existing to bank) resident in Ghana or abroad over the age of 21 years, **except** employees (and their immediate families) of Standard Chartered Bank Ghana, its affiliates or subsidiary companies, as well as representatives or agents of Standard Chartered Bank Ghana or anyone else professionally connected with the promo.
- All Standard Chartered Bank Ghana Ltd existing and new clients with the SCB Visa Credit and Debit Cards can participate in this promo.
- By entering the promotion, all participants will be deemed to have accepted and be bound by these terms and conditions, which shall be interpreted by Standard Chartered Bank Ghana in their sole discretion. Decisions made by Standard Chartered Bank Ghana in all matters to do with the Promotion are final and no correspondence will be entered into.

Promotion Period

- The promotion period is from Wednesday November 28, 2018 to Thursday February 28, 2019.

How to participate in the promo campaign

- To be eligible for this promotion, a Standard Chartered client must hold/have the Standard Chartered Bank Ghana Limited Visa Credit or Debit Card and use it for POS and Online transactions. A new client can also apply for the Standard Chartered Bank Ghana Limited Visa Credit or Debit Card, use it for POS/online transactions and be eligible to participate in the promo.

Promotion Mechanics Grand Winner

- Client must use their card at least 20x for POS/online transaction over promo period
- Client with the highest spend wins grand prize
- Client must not have defaulted in any Credit Card repayment to Standard Chartered Bank Ghana Limited.
- An ATM transaction would not count for as a transaction in this promo

Promotion Mechanics Monthly Prizes

- Top 16 clients with highest total spend per month will receive LFC merchandise

- Top 16 clients with the highest number of POS/Online Transaction will receive LFC merchandise
- The client with the highest total spend for per month will specifically win an autographed LFC Jersey
- An ATM transaction would not count for as a transaction in this promo

Prizes

- Over a 100 LFC Merchandise as prizes will be awarded over the campaign period
- All LFC merchandise will be awarded on an as-is basis
- Prizes cannot be encashed or exchanged
- Participation means you give Standard Chartered Bank Ghana Limited the right to publish your name, image and likeness in all publications related to the promo and Standard Chartered Bank Ghana Limited is not required to seek further consent
- If a winner does not want his/her name and image published, he/she will forfeit the prize.

Grand Prize

- 2 return flight tickets to Liverpool via Manchester International Airport.
- 2 Match tickets to watch a live Liverpool FC match at Anfield.
- 2 night stay at Hilton Hotel (bed and breakfast only)
- Anfield Stadium tour
- \$500 spending money
- Standard Chartered Bank will only cover airfare, hotel, Match tickets etc as seen above.
- Any other expenses including meals or transportation will be borne by the winner.
- Cost of any change in travel and hotel arrangements shall be borne by the winner.
- Winner must have a valid international passport and are eligible to travel to the United Kingdom (UK).(Passports should be valid for at least 6 months after the event and have blank pages remaining at time of travelling to the UK)
- Winners are solely responsible for obtaining all necessary travel documentation including passports and visas. Travel and other insurance policies are not included in the prize, and the winner is strongly advised to take an insurance cover for all appropriate risks. All other expenses incurred in addition to the prize components expressly set out are at the sole expense of the participants.
- The Bank is not responsible for any consequence, including cost incurred, if a winner is unable to obtain the visa on time for the match and is there unable to travel. In such a case, the Bank reserves the right to replace the winner.
- In the event that the winner is unable to attend the match, the Bank reserves the right to select the 1st runner-up winner . No alternative prize will be offered to the original winner.
- Participation is not transferable.
- A return economy class air ticket
- All costs for additional meals will be borne by the winner

Declaration of winners

Winners will be announced and contacted as per below:

- Call client 3 times per day on 3 consecutive days
- SMS the client 3 times per day on 3 consecutive days

- Send electronic Direct Mailer to the winners

Prizes will be collected as per below procedure:

- Collection of prize from Standard Chartered Bank Ghana Limited Head Office or the nearest branch of client's choice.
- Client needs to collect prize in person with national ID
- If client is unavailable, we will require a signed authorisation letter delegating a nominee to pick the prize on his/her behalf. The nominee will be required to present a valid Identification Document as per the authorisation letter.
- The prize will be held for a maximum of 90 days from the end of the promotion (until 28th May, 2019). If the prize is not collected by 28th May, 2019, the prize will be recalled by Standard Chartered Bank Ghana Limited.
- No substitution or transfer of prize permitted except at the sole discretion of Standard Chartered who reserves the right to substitute a prize of equal or greater value in the event that the prize (or portion of the prize) is unavailable.
- Acceptance of any of the prizes will be deemed as consent by the winner to use his/her name in all related publicity and use his/her photographs in all publicity connected with the Promotion without additional consent or permission.

Exclusions

Clients who use their card for transactions revealed to be of the following will be exempted from this promo

- Gambling
- Narcotics
- Child Trafficking
- Terrorist Financing
- Money Laundering etc

Accepted By:

Client Name:

Signature:

Date: