Standard Chartered Bank Ghana PLC ("the Bank")
Standard Chartered Rewards Unlimited 2022
Terms and Conditions

1. The Standard Chartered Rewards Unlimited Campaign ("Campaign") is available from 1st September 2022 to 30th November 2022 (both dates inclusive) ("Campaign Period"). By participating in this Campaign, you agree to be bound by these terms and conditions.

2. Eligibility
To qualify for and participate in this Campaign, you must be an existing client or new to bank client. Also, you must have registered for 360 Rewards.

   a) For existing clients your account/s should be active at the beginning of the campaign or reactivated during the campaign period. Parties (Individuals or Business Banking clients) interested in participating in the campaign are required to open an account during the campaign period.

   b) Only local currency accounts are in scope for this campaign.

   c) Accounts must be valid, existing (i.e must not be suspended, cancelled or terminated), in good standing and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion.

3. Participating Criteria
A minimum participating criteria is required for clients across the segments.

   • Client Acquisition – Account funding amount of GHS 1,000
   • Personal Segment – Minimum of deposit growth of GHS 2,000 monthly
   • Affluent Segment – Minimum of deposit growth of GHS 20,000 monthly
   • Business Banking – Average growth on the local currency balances over the period of the 3 months

4. Qualifying criteria
Deposits
   • During the duration of the campaign, monthly prizes will be awarded to shortlisted clients.
   • Winners will be chosen out of the participating criteria which is pegged at different balance levels for each segment.
   • Rewards are specific to each Segment and awarded at Client level
   • Rewards will be given based on.
     o Highest average balance growth per month (Personal, Affluent, BB)
     o Highest average balance growth at the end of the campaign (Personal, Affluent, BB)

   • BB Mechanics
     o Clients are rewarded based on average growth on their local currency account

Cards
   • Transactions covered under this promo are online and point of sale ("POS") transactions
   • Every other transaction after the first GHS200 transaction will be added to increase transaction amount
   • Reward points will be awarded to every client who participates in the campaign.
The overall winner is required to meet the minimum monthly transaction requirement for each of the months during the campaign.
Transactions done with both Debit and Credit Card will qualify a client (both credit card and debit card transactions will be considered per client).
Clients must register for Rewards 360 to qualify.

5. Award Criteria
- Monthly rewards will be given to clients who have the highest average growth within the month – this is specific to both Personal, Affluent & Business Banking Clients.
- Only POS and Ecommerce/Online transactions are covered under this campaign.
- Rewards will only be given to Registered Rewards 360 Program clients.
- Minimum transaction amount (cumulative) to qualify clients for the rewards are:
  - GHS200 for Gold Cardholders
  - GHS500 for Platinum Cardholders
  - GHS10,000 for Infinite Cardholders
- The overall winner is required to meet the minimum monthly transaction requirement for each of the months during the campaign plus also record the highest average growth at the end of the 3-month campaign.
- Transactions done with both Debit and Credit Card will qualify a client (both credit card and debit card transactions will be considered per client).

6. The Prizes
There will be 1 ultimate winner consisting of a Grand Prize (as defined below) winner. There shall be other consolation prizes given on monthly during the campaign duration. The Grand Prize and other prizes shall each also be referred to as a “Prize” and collectively as “Prizes”.

7. The grand prize for the Campaign (the “Grand Prize”) comprises:
   a) return economy flight tickets for persons (2) persons (1 ultimate winner and a partner) on an airline of the Bank’s choice from Accra, Ghana to Amsterdam, Netherlands for a travel date after 31st December 2022 (the date to be determined by the Bank in its sole discretion).
   b) 7-day Europe tour experience in the Netherlands, France, and Belgium for two (2) persons.
   c) The tour experience covers hotel accommodation and city tours for two (2) persons.
   d) transport Airport and on ground transfers for activities (as referred to in Clauses 4(a) and 4(b).
8. Prizes

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| Grand Prize      | ▪ 7-day Europe Tour experience
▪ Winner plus partner
▪ Returned economy flights to Netherlands
▪ Hotel accommodation
▪ Tourist tours   |
| Monthly Prizes   | ▪ Points on 360 Rewards
▪ Dinner for two
▪ Shopping Voucher
▪ Staycations     |

General

9. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize.

10. The Prizes are provided by third party merchants. The Bank is not the supplier(s) of the Prizes or an agent of the supplier(s) of the Prizes. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assumes no liability or responsibility for the acts or omissions of the supplier(s)/merchant(s) or any non-performance or defects in the Prizes. Any dispute about the quality, value, condition or performance of the Prizes is to be resolved by you directly with the supplier(s)/merchant(s) supplying the Prizes. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the supplier(s)/merchant(s) supplying the Prizes for any reason, and you accept the Prize as it is and subject to any terms and conditions the supplier(s)/merchant(s) may impose.

11. Except for death or personal injury caused by the negligence of the Bank, the Bank shall not be responsible for, and the Nominees hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Prize and/or this Promotion, to the fullest extent permitted by law.

12. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

13. The Prizes are non-redeemable for cash, credit and/or any other items. The Prizes are strictly non-transferable and non-assignable and non-exchangeable, whether in full or in part. The Bank reserves the right to replace or substitute the Prizes with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

14. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend, suspend or shorten the Promotion at any time in the Bank’s sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

15. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for any of the Prizes or the Lucky Draw. The Bank’s determination of all matters relating to this Promotion shall be final, conclusive and binding and no appeal or objection or correspondence on any other grounds will be entertained (and the Bank shall not be obliged to disclose its reason for such determination).
16. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, Credit Card Terms, and the relevant products and/or programme terms as set out in any brochures, marketing and/or promotional materials relating to the Promotion (collectively, “Other Terms”). If there is any inconsistency between the Other Terms and these terms, these terms shall prevail to the extent of such inconsistency.

17. These terms and conditions are governed by and shall be construed in accordance with the laws of Ghana.

18. All information is correct at the time of publication.