

## Terms and Conditions - Premium Banking Welcome Offer

### 1. The Offer

Customers who have opened a new Standard Chartered Premium Banking relationship and have spent a minimum of INR 20,000/ (Rupees Twenty Thousand only) on their Standard Chartered Debit Card and also meet the Premium Eligibility Criteria\*, will get a complimentary Garmin Band (Fitness Band) on the terms contained herein.

### 2. Eligibility Criteria to qualify for the Offer

The offer is valid for all Premium Banking clients who -

- Have opened a new Premium Banking relationship between onboarding period,
- Have signed and submitted the Premium Banking MID and consent form between onboarding period, and
- Have spent INR 20,000 (Rupees Twenty Thousand) and above on their Standard Chartered Debit Card between Qualification timeframe and
- Satisfy the Premium Banking Eligibility criteria\* for at least one month during qualification timeframe

Please note, that spends on the Standard Chartered Debit Card must be Point of Sales (POS) transactions (online transactions included). Account transfers/balance transfer/ATM withdrawals will not qualify for meeting the spends criteria.

### 3. Offer timeframe-

The eligible clients will be rewarded within Reward fulfilment timeframe if they meet the eligibility criteria in the stipulated timeframe.

Onboarding Period	Segment Qualification timeframe	Reward Fulfilment Timeframe
Mar 26 - May 31, 2018	Mar 26 – Aug 30, 2018	Nov 30, 2018
Jun 1 – July 31. 2018	Jun 1 – Oct 31. 2018	Jan 31, 2019
Aug 1 – Sep 30 2018	Aug 1- Dec 30, 2018	March 31, 2019
Oct 1 – Oct 5 2018	Oct 1- Jan 2019	May 30, 2019

#### \*Premium Eligibility Criteria

- Minimum monthly average FUM# (Funds under management) of INR 15 Lakh, or
- Minimum monthly salary credit into Standard Chartered salary account of INR 1.5 Lakh, or
- Mortgage approved amount above INR 1 Crore

#FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Assets under Management of Investments made through the Bank.

Monthly average balances will be considered for current and savings account balances. Month end balance will be considered for the rest of the balances.

#### Fulfillment of the Offer

The Garmin band will reach the intended recipients on the communication address registered with Standard Chartered Bank, by last date of reward fulfilment. The fulfilment will only be done if communication address is in India. The eligible customers' communication address registered with Standard Chartered Bank will be shared with 'Aimia', service provider/vendor registered with Standard Chartered Bank for the purpose of dispatching the Garmin Band to the eligible customers.

### 4. General Terms & Conditions

- Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of the products or services under the Offer.
- Standard Chartered Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any customer. The customer shall become ineligible to participate in this Offer if his/her card is cancelled before the expiry of /during the Offer Period.
- Standard Chartered Bank reserves the right to modify / change all or any of the terms applicable to this Offer. Standard Chartered Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in these terms and conditions, nor shall running this Offer be construed as an obligation on the Bank to continue the Offer up to the termination/expiry date.
- Participation in this Offer is entirely voluntary and it is agreed and understood by the participants that participation shall be deemed to have been made on a voluntary basis.
- The Offer is non-transferable.
- The Offer shall not be available wherever it is prohibited under law and / or cannot be made for any reason whatsoever.
- All disputes under this Offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- The Bank shall not be obliged to make any public announcements of the results of the Offer. The eligible customer shall be intimated by the Bank through Email and/or SMS on the email address or mobile number registered with Standard Chartered Bank.
- By participating in the Offer, the participants agree to be bound by the terms and conditions contained herein.
- Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the eligible customers due to provision of the Offer, shall be to the sole account of the eligible customers.
- Standard Chartered Bank is not making any commitment to make such similar offers beyond the Offer Period
- Any dispute regarding the offer will need to be raised with the Bank by June 30, 2019