

## Terms and Conditions for the Standard Chartered Bank Kenya ‘Bank More, Score More’ campaign

The following terms and conditions apply to the Standard Chartered Bank Kenya Bank More, Score More campaign (the “campaign”). By participating in the campaign, you will be deemed to have read, understood and accepted these terms and conditions.

**Campaign period:** 15<sup>th</sup> March 2021 to 30<sup>th</sup> April 2021. Participants will be given an extra 2 weeks after 30<sup>th</sup> April (i.e., up to 14<sup>th</sup> May) to allow for processing of all pending product applications.

### Eligibility

1. You qualify to participate if you are:
  - a) A new client to the bank who opens a current account via SC Mobile app and funds with Kshs. 2,000 and above. You need to register for the campaign by filling the Registration Form available on the Bank’s website at [www.sc.com/ke](http://www.sc.com/ke).
  - or
  - b) An existing client of the bank who registers for the campaign by filling the Registration Form hosted on the Bank’s website [www.sc.com/ke](http://www.sc.com/ke). (Note: All staff of Standard Chartered Bank are **not** eligible to participate in the campaign).

### Registration

2. Registration will be done by filling in a form available on the Bank’s website at [www.sc.com/ke](http://www.sc.com/ke) and providing the relevant details as requested in the form. After registration, you will receive an email from the Bank confirming your participation.
3. By registering for the campaign, you consent to providing your Name, Mobile number, Email address and National ID number; which are mandatory fields of the Registration Form.
4. By registering for the campaign, you will be deemed to have accepted the terms stated in the Registration Form as well as the Terms and Conditions available on the Bank’s website at [www.sc.com/ke](http://www.sc.com/ke).
5. By registering for the campaign, you consent to having your First Name & initial of Second Name and accumulated points published in the Leader board (i.e., a list showing the names and points of the top 10 participants) on the Bank’s website and/or social media channels.

### Points Allocation

6. Points will be allocated as demonstrated in the Points Allocation System below:

Banking transaction	Points
<b>STARTING POINT</b>	10
New customer – Open a current account & fund with KES. 2,000	
Existing customer – Register for the campaign	
Open & fund a savings account via SC Mobile with a balance of	
between KES. 2,000-5,000	2
between KES. 5,000-10,000	4
between KES. 10,000-20,000	6
between KES. 20,000-30,000	8
KES. >30,000	10
Take up a personal loan or top-up your existing personal loan	10
Take up a credit card	20
Swipe your debit or credit card 10 times, with a minimum value of KES. 1,000 each	10
Take up any 2 suitable investment solutions (each @ 10 points)	20
Take up any 2 suitable insurance solutions (each @ 10 points)	20
Bonus points: Take up the Liverpool FC debit card	10
Bonus points: SC Mobile birthday trivia	10
<b>TOTAL</b>	<b>120</b>

7. Points will only be awarded for products and solutions taken up during the campaign period.
8. Points will only be earned once below conditions are met:
  - a) Current Account – points will be earned upon successful Current Account opening and funding with a minimum of KES 2,000
  - b) Savings Account – points will be earned provided funds are held within the account when the points are being calculated
  - c) Insurance – points will be earned once your policy application is approved and first premium/instalment paid. Should you withdraw or cancel the instalment payment, the points will be nullified
  - d) Investments – Points will be earned upon approval and first instalment payment
  - e) Credit card – Points will be earned upon approval and activation of your credit card
  - f) Personal loan – Points will be earned upon loan disbursement
9. Investment solutions constitute of Wealth Builder, Lumpsum Mutual Funds and Fixed Income.
10. Insurance solutions constitute of Car Insurance, Travel Insurance, Home Insurance, Farewell Insurance, Educare, Educare Plus, Super Endowment Plus, Vantage Insurance Plan and Personal Accident Insurance.
11. Taking up the exact same product/solution multiple times will not result in additional points.

### Leader board

12. Your registration name and accumulated points will be published in the Leader board which will be available on the Bank's website at [www.sc.com/ke](http://www.sc.com/ke).
13. The Bank reserves the right to publish the Leader board across its Social Media channels.

### Issuing of Prizes

14. Winners will be contacted by the Bank to collect the prizes at their nearest branch.
15. Prizes will be awarded based on the points accumulated during the campaign period as outlined below:

Prize to be awarded	Number of Winners	Criteria
Travel Mug in a Presentation Box	First <b>3,852</b> to meet the criteria	Accumulate <b>30 points</b> during the campaign period
<ul style="list-style-type: none"> <li>• LFC-branded A5 Soft Cover Notebook</li> <li>• LFC-branded Stainless-Steel Water Bottle</li> </ul>	First <b>399</b> to meet the criteria	Accumulate <b>50 points</b> during the campaign period
<ul style="list-style-type: none"> <li>• 2020/2021 Season LFC Jersey</li> <li>• Exclusive virtual event with an LFC Legend</li> </ul>	First <b>38</b> to meet the criteria	Accumulate <b>70 points</b> during the campaign period
Grand Prize – All-inclusive trip for 2 to Anfield	First <b>4</b> to meet the criteria	Accumulate <b>80 points</b> during the campaign period

### Grand Prize

16. The Grand Prize shall consist of:
  - a) two (2) return economy class flights from Winner's closest international airport to Manchester Airport, UK;
  - b) up to three (3) nights' accommodation in Liverpool on a twin share basis inclusive of breakfast;
  - c) airport transfer to Liverpool from Manchester Airport;
  - d) a tour of Anfield Stadium for two people;
  - e) attend a Liverpool first team match at Anfield for two people;
  - f) a special dinner with an LFC Legend;
  - g) ground transport for all activities (items 13(a) to (f));

all of the aforementioned items comprise the "**Grand Prize**".

17. Standard Chartered shall advise the Winner of the dates of travel for the Grand Prize.
18. Flights shall be coordinated and managed by an external agency, Octagon.

19. The aspects of the Grand Prize delivered or located in Liverpool will be managed by LFC and Octagon.
20. The Grand Prize does not cover these broad categories of expenses as outlined in this. This is not an exhaustive list. You will have to self-fund these expenses which include meals, personal spending and additional hotel expenses:
  - Costs for visa application
  - Travel Insurance
  - Meals (except that breakfast will be included at the hotel)
  - Hotel incidentals and any personal expenses. e.g. laundry, mini-bar, room service, shopping etc outside of those stated in the program and during 'free time'.
  - Expenses incurred before or after the official program
21. The Grand Prize is not transferable (subject to prior approval by Standard Chartered) or exchangeable for cash. The Grand Prize is subject to availability of flights and accommodation. Standard Chartered reserves the right, at any time:
  - a) to vary, modify, add or delete any of the terms and conditions governing the Grand Prize, including withdrawing and/or substituting any element of the Grand Prize with any item which may not be of equivalent or similar value; and/or
  - b) to cancel or change any elements (including dates) of the Grand Prize at any time due to, and not limited to, technical, any pandemic/epidemic whether global or local in nature including the Covid-19 pandemic, unauthorised human intervention or any other reason(s) deemed appropriate at the discretion of Standard Chartered,
22. To the extent permitted by applicable laws, Standard Chartered will not accept any responsibility, actions, causes of action, claims, demands and obligations whatsoever arising from any loss or damage (including, without limitation, physical injury, loss of life or property damage) or disappointment caused by or sustained as a result of participation in the Competition.
23. Standard Chartered reserves the rights to determine in its sole discretion whether an entry is eligible to be entered into the Competition. The Winner of the Grand Prize shall not be eligible for the Grand Prize if he/she is no longer a customer of Standard Chartered on the date the Winner is announced. Furthermore, Standard Chartered reserves the right to amend and/or vary any of the terms of the Terms and Conditions without prior notice and you shall agree to such amended and/or varied terms. Any entries that contain any offensive or derogatory statements and/or representations shall be deemed invalid in the sole discretion of Standard Chartered.
24. The Grand Prize winner is solely responsible for obtaining all necessary travel documentation to travel to the United Kingdom (and any other transit locations as required) including passports and visas. All insurance, taxes, and other expenses as the case may be, which are not expressly set out in these terms and conditions, are not included in the Grand Prize and the cost shall be borne by the entrant. Standard Chartered is not responsible for any consequences, including costs incurred, if the Winner's visa application is rejected or not approved in time for travel.
25. Should Covid-19 pandemic restrictions hinder international travel, stadium match viewing or issuance of passport/visa, then the Grand Prize winners will instead be rewarded with a local Kenyan holiday of equivalent amount.

### **General Terms**

26. The Bank reserves the right to:
  - a. Decline to reward you in the event that the Bank determines that any of the requirements or the terms and conditions for the campaign had not been complied with;
  - b. Withdraw this campaign at any time with notice.
27. All account opening applications shall be submitted through the SC Mobile App and will be subject to approval through the Bank's normal account opening processes. Accounts will be opened once the Bank's account opening requirements are met. The Bank's decision on account opening will be communicated directly to the applicant.
28. All product applications are subject to the Bank's approval process. The Bank's decision on various product applications will be communicated directly to the applicant.

29. The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this campaign (whether due to negligence or otherwise).
30. We reserve the right to terminate this campaign anytime with a notification to the participants. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
31. In the event of a dispute, our decision will be final and binding on all aspects of this campaign and no correspondence will be entered into. The Bank will not be liable whatsoever for any decision taken in such an event.
32. Complaints can be raised by calling our 24-hour Client Centre on +254 20 3293900 or by sending an email to [Complaints.Ke@sc.com](mailto:Complaints.Ke@sc.com).
33. These terms and conditions are supplementary to Standard Chartered Bank's Standard Terms and Conditions applicable to the advertised products ("Standard Terms") including the Client Terms and conditions. In the event there is any conflict between these terms and conditions and the Standard Terms, the Standard Terms and the Client Terms and Conditions shall apply.
34. All the information you give to us or any member of Standard Chartered Group is confidential and shall only be used and released as provided for in Standard terms as well as the Client Terms conditions.
35. The campaign shall be governed by the laws of Kenya.

### **Privacy**

36. We are committed to respecting and protecting the privacy of the information we collect from you in compliance with the applicable laws and regulations on data use and privacy. Our privacy statement, as updated from time to time, explains how we treat your personal data and protect your privacy when you use our services and can be found on Privacy Policy on [www.sc.com/ke](http://www.sc.com/ke).

### **Amendment**

37. These terms and conditions and any update or amendment to them including amendment to the privacy statement will be available on the Bank's website – [www.sc.com/ke](http://www.sc.com/ke) and will take effect from the date of notification of the update or amendment.