



## **Terms and Conditions for Standard Chartered Bank Kenya, Refer a friend/Family capability on SC Mobile App.**

The following terms and conditions apply to the refer a friend/family capability on SC Mobile App.

The bank has the discretion to include an incentive to appreciate Standard Chartered Bank clients who successfully refer a friend or family to open an account with the bank and fund it.

Incentive will vary month on month and will be communicated to Standard Chartered Bank clients on email and/or mobile number registered with the bank.

By participating in the refer a friend/family capability on SC Mobile app, you will be deemed to have read, understood and accepted these terms and conditions.

### **Eligibility**

1. You qualify to participate if you are registered on online banking and have SC Mobile App.

### **Successful referral**

2. A referral will be considered successful when the referral is made during the period when the promotion is live and the Referred Individual:
  - i. is at least 18 years old [for the individual]
  - ii. successfully commences a new relationship with the Bank as an account holder;
  - iii. funds the new account with at least KES 1,000 ;
3. A referred individual does not include an individual having an existing Bank account(s) with the Bank.

### **Reward**

4. Once you have referred a friend/family who successfully opens an account through SC Mobile app and funds the account, you will receive the incentive communicated to you within one month of the account being funded.
5. You will be notified through the mobile number registered with the Bank, once your referral has met the criteria of a successful referral.
6. If more than one existing client refer the same individual to the Bank, only the first existing client who refers the referred individual to the Bank is eligible for the referral reward. In the

event of any dispute, the Bank shall have the sole and absolute discretion to determine which existing client receives the reward.

### **Issuing of Reward**

7. Each Reward will be issued within 1 month of a successful referral.
8. In the event that your referral ceases to maintain a Bank account prior to you receiving the Reward, you will be disqualified from the programme and the Reward will be forfeited.
9. 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 programme had not been complied with;
  - b. or where the referred individual does not fund the account with the minimum balance required.

### **You confirm:**

10. Confirm that you have read, understood and agreed to be bound by the terms and conditions.
11. Consent to the Bank disclosing your name, and the fact that you are a Standard Chartered Bank client to the person being referred to the Bank ("Referred Individual")

### **General Terms**

12. All account opening applications shall 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 referred client.
13. We reserve the right to amend, reduce or extend at any time the incentive for refer a friend/family capability on SC Mobile app.
14. The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this incentive or refer/family capability (whether due to negligence or otherwise).
15. We reserve the right to terminate this incentive. 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.
16. 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.
17. These terms and conditions are supplementary to Standard Chartered Bank's Standard Terms and Conditions applicable to the advertised products ("Standard Terms"). In the event there is any conflict between these terms and conditions and the Standard Terms, the Standard Terms shall apply.
18. The campaign shall be governed by the laws of Kenya.

### **Privacy**

19. 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.

**Amendment**

20. 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.