



Terms and Conditions for Standard Chartered Bank Kenya, Affluent Clients and Wealth Management campaign

The following terms and conditions apply to the **Affluent Clients and Wealth Management** client's campaign (the "campaign").

By participating in the campaign, the client will be deemed to have read, understood, and **accepted these terms and conditions.**

Definitions

'Bank' means Standard Chartered Bank Kenya Limited.

'Wealth Product' means an investment or a bancassurance product.

'New-To-Bank' means that the customer does not have an existing bank account with the Bank in Kenya.

'Client' means either a customer who during the campaign period opens a new bank account with the Bank and transfers in a net monthly salary equal to or greater than KES 300,000.00 or makes a minimum deposit of Kes 4,000,000. Or an existing to Bank customer who takes a wealth product for the first time.

'Existing to bank' - means that the customer has an existing bank account with the bank in Kenya.

Campaign period means 1st November 2021 to 17th December 2021 both days inclusive.

Eligibility

As a Client, you qualify to participate in the campaign if you are:

1. A new to Bank client
 - a. By opening your first current account with the Bank between the first and the last day of the campaign period and fulfilling the thresholds below:
 - Transfer in a net monthly salary equal to or greater than KES 300,000.00 or a minimum deposit of Kes 4m
 - The salary or minimum deposit of KES 4M should be transferred to your new Standard Chartered Bank account within 30 days from the date of opening the account.
2. A client existing to Bank who has no wealth product with the Bank.
 - a. By investing in local currency government bonds.
 - b. By investing in foreign currency government bonds.

- c. By investing in offshore mutual funds
- d. By taking up a bancassurance product.

General Terms

- 3. Account opening applications shall be submitted through the SC Mobile App except for joint accounts that will be processed through the branch. These 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(s).
- 4. Where a client opens a new account and invests in any of the wealth products, they will be rewarded based on the campaign criteria that is met first.
- 5. 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).
- 6. The Bank reserve the right to terminate this campaign. In such event, the client waives any rights, which the client may have against the Bank and acknowledges that they will have no recourse or claim of any nature whatsoever against the Bank.
- 7. In the event of a dispute, the bank's decision will be final and binding on all aspects of this campaign and no correspondence will be entered.
- 8. 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.
- 9. The campaign shall be governed by the laws of Kenya.

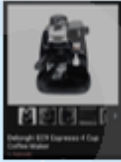

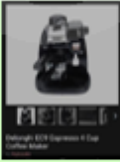



Privacy

- 10. The Bank is committed to respecting and protecting the privacy of the information the Bank collects from clients in compliance with the applicable laws and regulations on data use and privacy. The Bank's privacy statement, as updated from time to time, explains how the Bank treats client's personal data and protect client's privacy when the client uses the Bank's services and can be found on Privacy Policy on www.sc.com/ke.

Amendment

- 11. 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, and will take effect from the date of notification of the update or amendment.

The Prizes

Join Priority banking, transfer your salary or deposit		Invest		Insure	
Salary net: From > KES 300,000	Deposit : Fund a minimum of KES 4 million	Mutual fund – USD 10K – 20K Govt bond: USD 30K – 60K	Mutual fund - >USD 20K / Govt bond: > USD 60K	Life annual premium of KES 250,000 to KES 500,000	Life annual premium of > KES 500,000
					
Delonghi Espresso 4 cup coffee maker	Philips Grind & brew coffee maker Kes	Delonghi Espresso 4 cup coffee maker	Philips Grind & brew coffee maker	Delonghi Espresso 4 cup coffee maker	Philips Grind & brew coffee maker

Issuing of Reward

12. The winners will be notified by SMS and email from the Bank within 7 working days of qualifying and prizes delivered by the client's relationship manager or an equivalent amount will be given as an e-voucher.
13. The first 545 clients to meet the criteria set as per the eligibility criteria between 1st November and 17th December will win the prizes.
14. The Bank reserves the right to:
 - a. Decline to reward the client if 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.
15. By participating in the campaign, I/We confirm that I/We have read, understood, and agreed to be bound by these terms and conditions.