



Terms and Conditions for Standard Chartered Bank Kenya, Black November Campaign

The following terms and conditions apply to the Black November Campaign

By participating in the Black November Campaign, you will be deemed to have read, understood and accepted these terms and conditions.

Campaign period: 9th to 27th November 2020

Eligibility

1. You qualify to participate if you are a new client to the Bank only. Existing clients do not qualify;
2. You qualify to participate if you are one of the 20th to open an account with Standard Chartered Bank during the campaign period through the SC Mobile App and spend KES 5,000 [*can be a one off spend or cumulative*] with your Standard Chartered Gold Debit Card.

Issuing of Reward

3. The cash reward will be issued on 16th & 23rd November, or any other time as may be advised by the Bank and winners will be notified. Winners will have until 31st December to ensure that they meet the criteria of a minimum spend of KES. 5000
4. In the event that the winners do not meet the qualification requirement to spend a minimum of KES. 5000 by December 31st, the winner will be disqualified, and the Reward will be forfeited.
5. 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. Withdraw this campaign at any time without issuing notice;

You confirm:

6. Confirm that you have read, understood and agreed to be bound by the terms and conditions.

General Terms

7. 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.
8. The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this campaign or refer/family capability (whether due to negligence or otherwise).
9. We reserve the right to terminate this campaign. 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.
10. 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.
11. 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.
12. The campaign shall be governed by the laws of Kenya.

Privacy

13. 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

14. 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.