Terms and Conditions
Wealth Builder 50% Cash-back Offer Campaign 2022

Standard Chartered Bank Kenya Limited

Campaign
1. The Standard Chartered Bank Kenya Limited (“SCBK”) wealth builder 50% cash-back offer (“Campaign”) commences from 1st October 2022 to 31st December 2022, inclusive of both dates (“Campaign Period”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility
3. This Campaign is open to all bank’s clients who fulfil the following conditions.

3.1 Those who have maintained all their accounts with the Bank in good standing, without any breach of the applicable terms and conditions or agreements;
3.2 All individual clients of the Bank
3.3 Existing clients of the Bank this includes Priority, Premium and Personal Banking Clients.

(“Eligible Clients”):
The participating Investment Product under this Campaign can be purchased either manually or digitally through the SCB Mobile App and this only includes the wealth builder investment plan. The Wealth builder plan helps clients invest in our offshore mutual funds through a monthly investment plan. The investments are denominated in USD, GBP and/or EUR.

Minimum Qualifying Criteria
4. Eligible Clients who satisfy all the criteria mentioned above will receive a 50% cash-back on bank’s commission when they invest in a wealth builder per mutual fund above USD 200, EUR 200, AUD 200 or GBP 200.

Campaign’s Reward
5. Eligible Clients who satisfy all the terms and conditions set out in this Campaign will receive a 50% cash back offer on the bank’s commission when they invest in a wealth builder per mutual fund above USD 200, EUR 200, AUD 200 or GBP 200. The cash back will be credited into the account with the bank (where the first successful investment was debited from) by the following 20th of the month

6. Fulfilment of the Campaign’s Reward
The cash-back will be applied when the client invests in a minimum amount of USD 200, EUR 200, AUD 200 or GBP 200. Kindly see the below examples which are for simulation purposes:

Scenario 1:-
Moses, a new to bank client has subscribed to a mutual fund through a wealth builder of USD200 in Franklin Technology fund on 1st October 2022. Based on the eligibility criteria set out in this campaign, Moses is
entitled to a 50% cash-back on bank’s commission, which will be made the following month and by the 20th November 2022.

Scenario 2:-
Mary, an existing to bank client has subscribed to two mutual funds through the wealth builder amounting to USD 300: USD200 in Franklin Technology fund and USD100 in Allianz Global Sustainability fund on 2nd November 2022. Based on the eligibility criteria set out in this campaign, Mary qualifies to a 50% cash-back only on the USD 200 Franklin technology fund of bank’s commission, which will be made the following month and by the 20th December 2022.

General
The Bank will consider any matters, dispute or claim arising under this Campaign and decide accordingly.

9. The Bank may at any time vary any of these terms and conditions including adjusting minimum qualifying criteria. Any such variation will be announced on the Bank’s website at sc.com/ke.

10. The Bank may add and/or remove the type of publication offered under the Campaign’s Reward from time to time that the Bank deems suitable for the Campaign.

11. The Bank reserves the right to cease this Campaign at any time as it sees necessary.

12. The Campaign and these terms and conditions are governed by the laws of Kenya, and the participants submit to the jurisdiction of the Courts of Kenya.

13. The Bank shall not pay late payment charges or additional profit for any delay in giving the cashback and/or prize.

14. The Bank reserves the right to disqualify any client from the cashback and/or prize if it has reasonable grounds to believe the client has breached any of the terms, conditions, and rules of the campaign. It also has the right at any time to verify the validity of the eligibility of all clients, not limited to just the information provided.

15. 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).

16. In the event of any inconsistency between the Program T&Cs and any brochures, marketing material or promotional materials relating to the Program, these T&Cs shall prevail to the extent of such inconsistency.

17. Investment Products are distributed by Standard Chartered Investment Services Limited, a wholly owned subsidiary of the Bank that is licensed by the Capital Markets Authority as a fund manager.