



Terms and Conditions for the Standard Chartered Bank Pakistan Limited 'Invest and Win' campaign

The following terms and conditions apply to Standard Chartered Bank Pakistan Limited's (SCBPL) 'Invest and win' campaign (the "campaign"). By participating in the campaign, you will be deemed to have read, understood and accepted these terms and conditions.

Products in-scope: Wealth Management products falling into the following categories:

1. Bancassurance / Bancatakaful products (Regular Premium / Contribution & Single Premium / Contribution)
2. Mutual Funds – Islamic & conventional

Note: Shariah Compliant product options are also available. Please check with your Relationship Manager for available products.

Campaign period: 30th December 2021 to 31st March 2022. All transactions initiated (signed) within the timeline are eligible for the qualification.

Eligibility

1. Clients who have cancelled the purchase during free-look period or cooling off period will not be eligible for the prize.
2. Only individuals and sole-proprietor Clients are eligible to participate in the campaign.
3. An individual will be eligible for one prize only for this campaign. If the client transacts more than once during the campaign period (from the same or multiple accounts) in 'Mutual Funds & Single Premium' products, he / she will be eligible for one prize on the cumulative amount invested during the campaign period. If the client invests in both 'Mutual Funds / Single Premium' and 'Regular Premium' product categories, he / she will be eligible for the prize of higher value.
4. This campaign is not for Roshan Digital Account clients.
5. Prize will be rewarded only if you remain invested in the products purchased during the campaign period and if you continue to hold relationship with the Bank at the time of announcement of the prize. If the client's residential status changes to US, EU, Australia and New Zealand at the time of the announcement of prize then he / she will become ineligible for the prize.

(Note: Any staff of Standard Chartered Bank is not eligible to participate in the campaign).

Prize to be awarded

1. Prizes will be given upon complete assessment by the Bank that (i) eligibility criteria set out has been complied with (ii) and all terms and conditions are complied with.
2. Winners will be informed by the Bank for claiming the prize. Prizes will be awarded after the end of the campaign period only and upon finalization of the results by SCBPL.
3. Prizes will be awarded based on meeting the criteria during the campaign period as outlined below:



Prize	Ticket Size (in PKR)	
	Mutual Fund / Single Premium Insurance	Regular Premium Insurance (Upfront Premium Amount)
Shopping Voucher worth up to Rs.10,000	1,500,000 to 2,999,999	100,000 to 199,999
Shopping Voucher worth up to Rs.20,000	3,000,000 to 4,999,999	200,000 to 299,999
Domestic Air Travel Return Ticket for one	5,000,000 to 9,999,999	300,000 to 499,999
Domestic Air Travel Return Ticket for two	10,000,000 to 19,999,999	500,000 to 799,999
3-5-day trip to Hunza	20,000,000 to 24,999,999	800,000 to 999,999
Air Travel Return ticket to Turkey for two	25,000,000 and above	1,000,000 and above

Shopping Voucher

4. Shopping voucher will pertain to a third-party vendor and SCBPL bears no responsibility for the quality or non-performance of the goods purchased through the cash voucher.
5. Shopping voucher will have fixed validity from the date of its issuance. SCBPL bears no responsibility for non-utilization of the voucher within the stipulated time period.
6. Any concern with respect to voucher shall be raised directly to the vendor by client.

Domestic Air Travel Ticket

7. Return economy class flight from key local city i.e. Islamabad, Karachi, Lahore of your selection.
8. The Airline maybe as per SCBPL's discretion.
9. Flight timings maybe subject to availability.
10. SCBPL bears no responsibility for any loss, damage, injury, negligence etc of the airline etc caused because of this travel.

Trip to Hunza

11. The prize consists of:
 - a. 3-5 days trip to Hunza
 - b. Transportation by road to / from Islamabad / Hunza
 - c. Accommodation (1 room) for two inclusive of breakfast
 - d. Visit to the following:
 - i. Altit Fort & Royal Gardens
 - ii. Baltit Fort
 - iii. Nagar district
 - iv. Hopper glacier view point
 - e. Ground transport for all activities listed above
12. The prize does not include the broad categories of expenses as outlined below. This is not an exhaustive list. You will have to self-fund these expenses which includes meals, personal spending and additional hotel expenses:
 - 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
- The duration of the trip may change subject to Bank's discretion.

Air Travel Ticket to Turkey

13. Return economy class flight to Istanbul Airport from key local city i.e. Islamabad, Karachi, Lahore of your selection.
14. The Airline maybe as per SCBPL's discretion.
15. Flight timings maybe subject to availability.
16. SCBPL bears no responsibility for any loss, damage, injury, negligence etc of the airline etc caused because of this travel.
17. The prize does not include the broad categories of expenses as outlined below. This is not an exhaustive list. You will have to self fund these expenses which includes meals, personal spending and additional hotel expenses:
 - Cost for visa application
 - Travel insurance
 - Meals
 - Hotels & Hotel incidentals and any personal expenses e.g. laundry, mini bar, room service, shopping etc
 - Other expenses incurred
18. The Prize winner is solely responsible for obtaining all necessary travel documentation to travel to the Turkey (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 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.

General Terms

19. 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. Further, the Bank reserves the right to cancel or amend the campaign and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any anticipated law or regulation or any other event outside the Bank's control. Any change to the campaign would be notified as soon as possible by the Bank. In the event of such change or termination, clients agree to relinquish their rights in respect to the campaign and acknowledge that they will have no recourse against the Bank.
 - c. to vary, modify, add or delete any of the terms and conditions governing any of the winning prize(s) of the 'Invest and win' campaign, including terminating or withdrawing this campaign and/or substituting the winning prize(s) with any item which may not be of an equivalent or similar value and/or;
 - d. to cancel or change any elements (including dates) of the campaign at any time due to, and not limited to, technical, unauthorized human intervention or any other reason(s) deemed appropriate at the discretion of the Bank, by posting any such variation, modification, addition, deletion, cancellation or change on the SCBPL website.
20. All product booking applications shall be submitted through the SCBPL Branch in Pakistan and will be subject to approval through the Bank's normal processes. These will be processed once the Bank's requirements are met including but not limited to successful call back and debit of funds for the respective transaction.



21. The decision to invest in any Wealth Management product will be based on your own independent assessment of the risks associated with investing in a particular product including but not limited to issuer risk, sovereign risk, market risk and price risks and based on your suitability assessment.
22. SCBPL is the distributor of third party Wealth Management products; and SCBPL and its affiliates shall not be held responsible in any manner whatsoever to any person, including but not limited to, the client(s), beneficiary or any third party with respect to the performance of these products.
23. 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).
24. We reserve the right to shorten, terminate or extend this campaign anytime due to any special or unforeseen circumstances without 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.
25. The Prizes are provided by third party merchants. The Bank is not the supplier(s) of the Prizes or an agent of the supplier(s) of the Prizes. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assumes no liability or responsibility for the acts or omissions of the supplier(s)/merchant(s) or any non-performance or defects in the Prizes.
26. Any dispute about the quality, value, condition or performance of the Prizes is to be resolved by you directly with the supplier(s)/merchant(s) supplying the Prizes. In addition, the Bank is not obliged to assist or act on your behalf in communicating with the supplier(s)/merchant(s) supplying the Prizes for any reason, and you accept the Prize as it is and subject to any terms and conditions the supplier(s)/merchant(s) may impose.
27. The Bank shall not be responsible for, and the Nominees hereby agree to release and hold the Bank harmless for, any expenses, loss (whether foreseeable or not), claim or damage (including death or personal injury) suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Prize and/or this Promotion, to the fullest extent permitted by law.
28. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
29. The Prizes are non-redeemable for cash, credit and/or any other items, as announced by the Bank. The Prizes are strictly non-transferable and non-assignable and non-exchangeable, whether in full or in part. The Bank reserves the right to replace or substitute the Prizes with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
30. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility for any of the Prizes. The Bank's determination of all matters relating to this Promotion shall be final, conclusive and binding and no appeal or objection or correspondence on any other grounds will be entertained (and the Bank shall not be obliged to disclose its reason for such determination).
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. The Bank may also announce the names of the Client who have been selected as the winners on the Bank's social media platforms / website.
33. Complaints can be raised by calling our 24-hour Client Centre on +92 111 002 002 or by sending an email to complaints.pakistan@sc.com or by writing to us at Client Care Unit, Standard Chartered Bank (Pakistan) Limited, 1st Floor, Jubilee Insurance Building, I.I. Chundrigar Road, P.O. Box 5556, Karachi.
34. 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.
35. 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 and conditions.
36. The campaign shall be governed by the laws of Pakistan.

**Privacy**

37. 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/pk.

Amendment

38. 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 – <https://www.sc.com/pk/promotions/invest-and-win/> and will take effect from the date of amendment.