

## LFC Mobile Banking Promotion

### Terms and Conditions

1. The Standard Chartered Mobile Banking 2019 Promotion is available from 16<sup>th</sup> September to 16<sup>th</sup> November 2019 (both dates inclusive) (“Promotion Period”). There will be a Lucky Draw amongst the qualified clients to select the winners. By participating in this promotion, you agree to be bound by these terms and conditions.

#### Eligibility

2. Qualifying criteria;

- a) To participate in this Promotion, you must be a client of Standard Chartered Bank Pakistan Limited.
- b) who makes five transactions (financial or non-financial) in to Standard Chartered Mobile Banking App during any day of the Promotion Period.
- c) Every 5 transactions would be counted as single entry in to the Lucky Draw; multiple entries are allowed.

#### The Prizes

3. There will be two grand prizes along with other several prizes.

4. Each grand prize for the Lucky Draw comprises:

- a) return economy flight tickets for two (2) persons on an airline of the Bank’s choice from Pakistan to Manchester Airport, England for a travel date after 31 January 2020 (the date to be determined by the Bank in its sole discretion);
- b) two (2) match tickets to watch a Liverpool FC versus Crystal Palace FC football match on 21 March 2020
- c) an Anfield Stadium tour for two (2) persons
- d) two (2) nights’ stay in a standard twin or double room at a hotel of the Bank’s choice;
- e) transport from hotel to the Anfield Stadium and vice versa for the match
- f) It is the responsibility of the Nominees to ensure that they possess all necessary travel documentation (including valid passports and visas) for the purposes of enjoying the Grand Prize. The Nominees shall be responsible for their meals, transportation (save as provided at Clause 4 above), travel insurance, daily expenses, and other incidental arrangements they may make in connection with their enjoyment of the Grand Prize. All costs incurred in connection with the aforementioned and the Grand Prize shall not be borne by the Bank (except as expressly mentioned in Clause 4 above). The Bank is not responsible for any consequences, including but not limited to costs incurred, if any of the Nominees is unable to travel overseas, whether by reason of their failure to obtain the necessary visa or otherwise.

5. Other winners will receive one LFC official merchandise each. The LFC merchandise which could be won are listed below:

Prize Items:

- Home LFC Jersey

- Travel Mug in a Presentation Box
- Sport Bottle - Spray Red
- Duffle Bag – Red/Grey
- Metal Keyring
- Phone Wallet – Red/Grey

Please note the allocation of prizes will be at Bank's sole discretion.

6. If the Bank at any time determines (in its sole and absolute discretion) that (i) any of the eligibility requirements set out in Clause 2 above was not or has not been complied with; or (ii) you do not have banking relationship with the bank during the Promotion Period and/or when the Prize is to be given to you, the Bank reserves the right to debit, withdraw and/or recover, the whole or any part of the value of the Prize to be given and/or given under this Promotion, from your account(s) with the Bank.

### **Lucky Draw Details**

7. The details and mechanics of the Lucky Draw are as follows:

- a) The Lucky Draw will be conducted on Tuesday, 3 December 2019 at Standard Chartered Pakistan.
- b) Each Prize winner qualifying under this Promotion shall be randomly selected for the Lucky Draw in witness of five senior management staff. The Bank shall have full and absolute discretion to change the Lucky Draw mechanics without giving prior notice.

### **Notification to Clients**

8. All winners will be notified by the Bank and the notification will be sent/made to each winner's via SMS within 15 days after the Lucky Draw on their registered contact number in the Bank's records. Prize winners will be given instructions on how to collect their prizes.

### **Claim Prizes**

#### *9. Grand Prize*

- a) The Grand Prize winner must elect a maximum of two (2) nominees (one of whom must be the Grand Prize winner himself/herself) and provide all relevant details of the Nominees (including but not limited to their names, copy of identification / passport, email addresses and contact numbers) to the Bank by no later than 31 December 2019. Failure to comply may result in the Grand Prize being forfeited by the relevant winner.
- b) Subject to the Grand Prize winner's consent, a representative from CMG Group (S) Pte Ltd (Octagon) (the official marketing agency representing the Bank) will subsequently also contact the Grand Prize winner via post, email or phone and provide instructions to claim the Grand Prize.
- c) Octagon will provide flight options and make ticket reservations on behalf of winners, and liaise with LFC to book all prize elements in the UK including accommodation, transfers, stadium tours etc. Further, they will also facilitate winners in visa application by providing UK invitation letters and hotel invitation letters.

#### *10. Other Prizes*

- a) All LFC Merchandise winners must claim the prizes no later than 15 March 2020. After this date bank will not be liable to give prize to the winner.

### **General**

11. Notwithstanding that a participant in the Lucky Draw may have been notified that he/she has won the Prize in the Lucky Draw, the Bank reserves the right to subsequently withdraw the Prize if that winner is determined by the Bank to be disqualified for any reason or if the winner fails to claim the Prize.

12. For the avoidance of doubt, each winner is only eligible to receive a maximum of one (1) Prize for the Promotion.
13. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prize.
14. 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.
- 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.
15. Including death or personal injury caused by the negligence of the Bank, 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 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.
16. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
17. The Prizes are non-redeemable for cash, credit and/or any other items. 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).
18. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or to terminate, withdraw, extend, suspend or shorten the Promotion at any time in the Bank's sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
19. 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 or the Lucky Draw. 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).
20. These Promotion Terms and Conditions are to be read in conjunction with the Online Banking Terms and Conditions.