Terms and Conditions of Digital Life Account Campaign (the “Campaign”):

Part A - Lucky Draw
1. The Lucky Draw is applicable to Retail Banking clients (each “Eligible Client”) of Standard Chartered Bank (Uganda) Limited (the “Bank”) who have fulfilled the requirements as defined in Clause 2 of Part A below (“Eligibility Requirement”) during the Campaign Period. Subject to these Terms and Conditions, an Eligible Client is entitled to participate in the Weekly Draw to win the weekly prizes.

2. Each Eligible Client must fulfill the following Eligibility Requirement below during the Campaign Period to be entitled to Lucky Draw Chance(s) as specified in Clause 3 of Part B; otherwise, the Lucky Draw Chance(s) will be forfeited without notice. The Eligibility requirement is that an Eligible Client:
   i) Has successfully opened a Digital Life Account (“DLA”) or Safari Savings Account via SC Mobile App during the Campaign Period and funded it with at least UGX 50,000.

Part B - Lucky Draw General Terms & Conditions of the Campaign
1. The Campaign period is from 10th February to 31st March 2020, both dates inclusive (the “Campaign Period”).

2. There will be Nine (9) weekly Draws for the weekly prizes conducted during the campaign period.

3. All eligible clients, upon fulfilment of the Eligibility requirement specified in Part A, will be enrolled in the Lucky Draw automatically without further registration in accordance with these Terms and Conditions.

4. An eligible client that has opened a digital Life or Safari Savings account during the campaign period can only be a winner ONCE during the entire Campaign Period, and an eligible client will not be entitled to further weekly Draw chance(s).

5. The discounts at Alliance partners will be available throughout the campaign period provided payment is made using the SC Visa debit card.

6. The weekly Draw Chances do not accumulate and pass on to subsequent rounds of Lucky Draw, i.e. if the Eligible Client does not win the weekly Draw Prize in the first round of Lucky Draw, the Lucky Draw Chances earned in the first round of Lucky Draw will be regarded as invalid and will not be considered in the second week, and so forth.

7. Winners will be randomly drawn by a computer system of the Bank, Winners of the weekly Draws will be notified via sms.

8. Subject to Clause 3 of Part B, each winners of the Weekly Draw will be entitled to one of the following Lucky Draw Prizes:
   i) A cake from Temptation Cake shop
   ii) A meal for two at the Serena or Sheraton Hotel
   iii) A night for two at the Serena or Mestil Hotel
   iv) A massage for 2 at Soothing Spot Spa
   v) Dry cleaning Vouchers from Spot Clean Dry cleaners
9. Winners must maintain their up-to-date and valid personal information with the Bank by the time of the Lucky Draw result announcement. Winners who have terminated their banking relationship with the Bank at the time of the Lucky Draw result announcement will be disqualified from the Lucky Draw Prizes.

10. The Lucky Draw Prizes are non-transferable or non-exchangeable for cash and are only available during the campaign. The Bank reserves the right to offer an alternative prize as replacement in case of shortage without prior notice.

11. The Bank is not the supplier of the gifts provided under or in connection with the Lucky Draw Prizes under the Campaign. The Bank shall have no liability relating to any aspect of the gifts provided by the supplier. The gifts may be subject to additional terms and conditions of the supplier.

12. Fraud and abuse will result in forfeiture of an Eligible Client’s eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Eligible Client’s eligibility to participate in the Lucky Draw and/or entitlement to the Lucky Draw Prize without prior notice.

13. Winners hereby explicitly authorise the bank to share their story with full name and image or video in relation to the Luck Draw win via announcements, publications and promotional tools that include:

14. Awards documents submitted to publications
   i) Media releases/interviews
   ii) Standard Chartered Bank proprietary and industry events
   iii) Printed and electronic client communications
   iv) Advertisements & Promotional videos / Case studies / Client Testimonials

15. The Bank reserves the right to vary, modify and terminate the above Lucky Draw and to amend any of these terms and conditions at any time without any notice. In case of disputes in relation to the Lucky Draw, the decision of the Bank shall be final and binding.

PART C – Fund and Get a Cash back / Airtime

1. By participating in this campaign, you release Standard Chartered Bank and hold it harmless from all losses, damages, rights, claims, liabilities and actions of any kind relating to the “Fund and Get a Cash back / Airtime” Campaign including, without limitation, personal injuries, death and property damage, and claims based on publicity rights, defamation or invasion of privacy.

2. The Cash back offer is valid only for the campaign period on the Digital Life Account and is dependent on activating and Funding the Digital Life account with a minimum balance of UGX20,000. The cash back will be credited to your Digital Life Account within 15 days, and is dependent on your account maintaining the minimum balance of UGX 20,000 for at least 15 days.

3. The Bank reserves the right to be the sole decision maker in determining whether to reward a client or not. Where need be, the Bank shall engage you to arrive at the decision to give a reward.

4. These “Fund and Get a Cash back” Campaign terms and conditions (“Fund and Get a Cash back Campaign Terms”) are supplementary to Standard Chartered Bank’s standard terms and conditions applicable to the advertised products (“Standard Terms”). To the extent of
any inconsistency between the “Fund and Get a Cash back” Campaign Terms and the Standard Terms, these “Fund and Get a Cash back” Campaign Terms will prevail.