

## **STANDARD CHARTERED BLACK NOVEMBER PROMOTION. TERMS & CONDITIONS**

Get a limited time offer of ZMW 100 cash back into your digital account when you open and fund your account with ZMW 100. In addition, every 500<sup>th</sup> Standard Chartered debit card transaction for a minimum of ZMW500 will get cash back of ZMW2000 into their account.

### **Eligibility**

You qualify to participate in this limited time offer if you meet all the following criteria:

- a) You have successfully opened a digital account during the offer period of the campaign (10<sup>th</sup> November to 30<sup>th</sup> November).
- b) You have successfully opened and funded your digital account with a minimum of ZMW 100.
- c) For the debit card cash back offer, every 500<sup>th</sup> transaction that day to have swiped using a Standard Chartered debit card and spent a minimum of ZMW500, gets ZMW2,000 cashback.
- d) You are a client who had started the digital account opening process but have not completed the same, and once you have successfully completed the process, you fund the account with a minimum of ZMW100
- e) You have opened the digital account but have not funded your account, in which case you would have to fund the account with a minimum of ZMW100

### **Reward**

For the digital bank account offer, If you meet the above criteria, and the Bank completes its internal verification process which will be entirely based on its discretion, ZMW 100 will be credited to your digital bank account.

For the debit card cashback offer, every 500<sup>th</sup> transaction using a Standard Chartered debit card and who swipes for a minimum of ZMW500 in a day within the campaign period will get a cash back of ZMW2000.

Announcements of all qualifying participants will be shared with you via any of the channels below:

- a) Email provided to us at account opening
- b) Inbox on Standard Chartered Bank Zambia Facebook Page
- c) SMS on the number provided to us at account opening

### **General Terms**

1. All account opening applications will be subject to the Bank's account opening process of approval and the Bank's decision and the outcome will be communicated directly to the client.
2. Directors, partners, agencies, representatives, employees and family members of the employees of Standard Chartered Bank Zambia Plc and their subsidiaries are not eligible to participate in this campaign.
3. We reserve the right to amend, reduce or extend the start or end dates of the limited time offer at any time without any notice to you.
4. The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this limited time offer (whether due to negligence, any expectations or otherwise).

5. We reserve the right to terminate this offer. In such an event, you waive any rights, which you may have in relation to this offer and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
6. In the event of a dispute regarding the winners or any terms and conditions of this offer, our decision will be final and binding on all aspects of this offer and no correspondence will be entered.
7. By participating in this limited time offer, you agree to be bound by these terms and conditions which will also apply to all other information relating to it. You further agree to participate in any activities aimed at promoting or advertising the campaign including the use of your image as may be published on any platform that the Bank deems fit. Where your image is used to promote this campaign, no compensation will be due to you.
8. The **Stanchart Black November** terms and conditions are supplementary to Standard Chartered Bank's Standard Terms and Conditions applicable to the advertised products ("Standard Terms include both the Client terms as well as the terms applicable to the specific product features in the campaign"). In the event there is any conflict between the "Black Friday" Terms and the Standard Terms, the Standard Terms shall apply.
9. Each successful client is eligible to one entry per offer of ZMW 100 and ZMW2000 respectively.