



BANK MORE SCORE MORE CAMPAIGN TERMS & CONDITIONS

Background

Clients will be invited to take part in the Bank More Score Campaign when they open or move their Salary account to their digital account (Smart Banking/ Marathon Account). Actions will be tagged to a points system and the total amount of points achieved during the campaign period will determine the client's position in the league therefore determining which prize they can redeem and win.

The points earned by the clients will be redeemed at each stage of the points system depending on the number of products (e.g. Banca, FX, General Insurance or transactions) made by the client. Points earned will make the client become eligible to win various Liverpool branded items or indeed the grand prize which is a trip to Liverpool to meet one with a legend and watch Liverpool play live at Anfield subject to COVID-19 related travel restrictions being lifted.

Eligibility

You qualify to participate in the campaign if you are among the first number of winners within each category and meet the criteria listed below. The table below also gives a summary of the number of winners per category of points earned:

Number of Points	Prize	Number of Prizes/Winners
1000	Trip to Anfield	2
800	LFC Scarf, Mug, earphone & Virtual Meet with LFC Legends	20
600	LFC Jersey	2
400	LFC Bag, Water Bottle, key rings and Headphones, LFC Book, Pen, laptop case	200
200	Travel Mug and Key ring, phone wallet, pen	500

Note: Each category has a specified number of points and winners associated to it. The 1st number of clients to reach the specified points in that category will be the ones to claim the prize (e.g. the 1st 500 to earn 200 points in this category claim the prize). The table above highlights the required number of points and winners for each category.

You will qualify for entry into the campaign and to earn points if you:

- a) Have opened and transferred your salary to your SC Mobile Account and get 200 points.
- b) Referred a friend/family member to open and deposit ZMW500 in their Standard Chartered Digital account and earn 100 points.
- c) Have applied for a credit card or obtained a personal loan or top up on your existing loan earning you 100 points at disbursement (the personal loan disbursement has to take place within the campaign period)

- d) Apply for a Credit Card, personal loan or top up and earn 100 points.
- e) Make at least 4 bill payments via the SC Mobile App or Online Banking, using your debit or credit card to get 100 points. Eligible bill payments include: Airtime purchase, mobile money transfer and any of the utility bill payments. Client must be a first-time user of App and online for bill payments*.
- f) Have taken on additional products under Wealth (FX, Banca, General Insurance,) during the campaign period
- g) Activate and use your Debit or credit card for the first time at Point of Sale to get 100 points. Clients who score less than 300 points during the entire campaign period will have the earned points credited to their 360 Rewards loyalty accounts.

Reward

If you meet all the above criteria, and the Bank completes its internal verification process which will be entirely based on its discretion, you will be advised if you are a winner via any of the channels below:

- a) Email provided to us at account opening
- b) Inbox through 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 after which 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 campaign period.
4. The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this offer (whether due to negligence, any expectations or otherwise).
5. We reserve the right to terminate this campaign. In such an event, you will be notified thirty days prior to the termination. Further note that 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, our decision will be final and binding on all aspects of this campaign and no correspondence will be entered.
7. By participating in this 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 offer as may be published on any platform that the Bank deems fit. Please note that there will be no compensation for your participation in any promotional activities related to the campaign.
8. The "Bank More Score More terms and conditions are supplementary to Standard Chartered Bank's Standard Terms and Conditions applicable to the advertised products ("Standard Terms"). In the event there is any conflict between the "Burner Boy Virtual Concert" Terms and the Standard Terms, the Standard Terms shall apply.
9. This offer is not transferable to anyone who does not hold a Standard Chartered Digital Bank account.
10. The prizes in this campaign cannot be converted to cash.