

**TERMS AND CONDITIONS**  
**Standard Chartered Bank Zambia Plc**  
**# Member Get Member (MGM) Campaign**

1. The campaign will be for 2 months and will run between July 2020 and September 2020. Standard Chartered Bank Zambia Plc reserves the right to extend the offer or cancel the offer at any time and will give clients one (1) months' notice.
2. The promotion is open to all existing Individual Banking account holders.
3. During this campaign, all clients who refer 2 clients who successfully open and fund their accounts with minimum K100 will be rewarded with a cash back of ZMW100.
4. Standard Chartered Bank Staff who refer a minimum of 5 clients and they successfully open and fund their accounts with a minimum of ZMW100 will be rewarded with shopping vouchers worth ZMW300.
5. Referrals submitted prior to the campaign commencement date will not qualify for the offers.
- 6. Decision of the Bank**
  - i) The decision of the bank is final, and no correspondence will be entered into.
  - ii) The Bank reserves the right to vary these terms and conditions at any time and will give clients one (1) months' notice.
  - iii) For future events where the bank would want to use the images or names of the winners from this campaign, the bank will seek the consent of the winners before publishing their names or images for any such publicity promotions.