

TERMS AND CONDITIONS

Standard Chartered Bank Zambia Plc Wealth Lending Campaign

1. The campaign will be for 3 months and will run between 18 November 2020 to 18 February 2021. 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 Personal and Priority Banking clients with a fixed deposit worth K60,000 and above. In addition, the Fixed deposit should be maturing during the campaign period or maturing after 1 year.
3. During this campaign, (from the identified list of clients) those who sign up for Wealth Lending will be granted a 50% discount on the 1% arrangement fee. In addition, the minimum and maximum OD margin will be reduced from a range of 7.5% - 15% to a range of 6.5% -14%.
4. Participants must have a Standard Chartered Bank Zambia Plc ("the Bank") account under Personal or Priority Banking Segments to qualify for the reduced campaign fees.
5. The campaign will also include pre-approved limits for a selected number of clients for which CRB reports will be obtained.
6. The fees waived cannot be converted to the cash equivalent.
- 7. Decision of the Bank**
 - i) The Bank will at its discretion decide if a particular client cannot be included in this campaign, in such instances, the decision of the Bank will be final, and no discussion on the decision 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.