



Credit Card Terms

Contents

1	Choosing the credit card that is right for you	1
2	The credit cards	1
3	Credit limit	1
4	Cash advance	1
5	Balance transfer	1
6	Interest, fees and charges	2
7	Liability	2
8	Additional services	3
9	Payments	3
10	Cancellation and termination	4
11	Variation	4
12	Suspicious transactions	4
13	EasyPay	4
14	Meaning of words	5

Important notice

You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with *credit card products*. **You must read it in conjunction with our Customer Terms, the *product brochure* and any other documents forming our banking agreement.** To the extent of any inconsistency between these terms and our Customer Terms, these terms prevail. These terms do not apply to any existing credit card products you have with us to the extent that they are subject to separate terms and conditions.

Key words

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to the *products* referred to in these terms are explained at the end of these terms.

How to contact us

To find out information (such as current fees and interest rates or if you need us to explain features or terms) in connection with our *products*, you should contact us at one of our branches, by using phone banking 2658000 or by visiting our website www.sc.com/bn.

1 Choosing the credit card that is right for you

We offer a variety of *credit cards* designed to suit your personal banking needs. The particular types of *credit cards* we offer are set out in the *product brochures*. If you need us to explain any of the features of, or the terms applying to, any *credit cards*, please contact us (see contact details under “How to contact us” at the front of these terms).

2 The credit cards

Issue of credit cards

- 2.1 We may issue a *credit card* to you and, if you ask, to each *supplementary cardholder*. You and each *supplementary cardholder* must be at least 21 years old.
- 2.2 We do not issue any *credit card* unless we are satisfied that you have met the regulatory requirements.

Collection

- 2.3 You must collect the *credit card* (and any replacement *credit card*) at the branch specified by you in the *application*.

Using the credit card

The terms of our banking agreement apply to each use of a *credit card*. If a *cardholder* does not agree with those terms, they must not sign the *credit card* and must cut the *credit card* in half.

- 2.4 You accept the terms of our banking agreement when you first use the *credit card*.
- 2.5 You must ensure that only the person issued with a *credit card* uses it.

Supplementary cards

- 2.6 We send any *supplementary cards*, their *PIN/password* and all communications relating to them to you.
- 2.7 Any communication we give to you or any *supplementary cardholder* is taken to be given to all of you.
- 2.8 You and each *supplementary cardholder* agree to be bound by the instructions that any of you give us.

Corporate cards

- 2.9 If you have a *corporate card*, you are jointly and separately liable with your employer for any *balance owing* on your *corporate card*.
- 2.10 Your employer may give instructions in connection with, ask us to terminate or ask us to change, the *credit limit* of your *corporate card*.

Co-brand cards

- 2.11 We may convert a *co-brand card* to another type of *credit card*.

- 2.12 We are not liable for any representations, promotions or undertaking made by a business alliance partner.

Card issued by special arrangement

- 2.13 If the *credit card* is issued as part of a special arrangement with an association, we may:
- disclose information in connection with our banking agreement to the association and
 - if you end our banking agreement your relationship with the association also ends. See clause 10.3 (What happens if the account is terminated) for more information.

3 Credit limit

- 3.1 We notify you of the *credit limit* when your *application* has been approved. We may vary the *credit limit* at any time.
- 3.2 The *credit limit* is either an overall limit that applies to all *credit cards* issued on an *account* or a *credit limit per credit card*.

Exceeding your credit limit

- 3.3 It is your responsibility to ensure that the *credit limit* is not exceeded.
- 3.4 In calculating whether the *credit limit* has been exceeded, we may take into account:
- any transaction made using a *credit card* but which has not been debited from the *account* for the *credit card*; and
 - any authorisation we have given to a third party in connection with a proposed transaction using the *credit card*.

Credit limit exceeded

- 3.5 If you exceed the *credit limit* or any temporary *credit limit* extension has expired, you must immediately pay us that part of the *balance owing* for the *credit card* which exceeds the *credit limit* in addition to any payment we require.

4 Cash advance

How to obtain a cash advance

- 4.1 You may obtain a *cash advance* using your *credit card* at one of our branches, other financial institutions displaying the logo of a *card association* and any VISA PLUS or MasterCard Cirrus ATM.

Maximum limit on cash advance

- 4.2 A *cash advance* is only available up to the maximum amount the person providing the advance permits. For details of the maximum amount we permit contact us.

5 Balance transfer

- 5.1 If you ask, we may permit a *balance transfer* subject to any conditions we specify.

- 5.2 You must continue to make any required payments to the account from which you transfer a balance until we confirm that the account has been credited. We are not liable for any overdue payment or interest incurred relating to the account from which you transfer a balance.
- 5.3 Any payment made on your *account* for the *credit card* is first applied to reduce the *balance transfer* before reducing the *balance owing* for the *credit card*.

6 Interest, fees and charges

- 6.1 Interest, fees and charges (including finance charges, cash advance fees, overlimit fees, annual fees and administrative fees) are set out in the *product brochure* and the *tariff booklet*.
- 6.2 Example of Interest Rate Computation
- Statement Date: 17th April 2012
 New Balance: BND1,058.00
 Minimum Payment: BND87.81
 Payment Due Date: 7th May 2012
- If you choose to only make Minimum Payment on the New Balance, you will be charged BND15.39 as interest (calculated on a daily basis at 1.5% per month on the outstanding balance) in your May statement, provided there are no new transactions. You will not be charged any interest or finance charges you make full payment by the Payment Due Date.
- 6.3 Interest is charged until the date the *balance owing* is paid in full.
- 6.4 You must pay all *costs* such as debt collection fees we incur in connection with the *credit card* on demand.

7 Liability

General

- 7.1 You are liable for:
- any failure by you or any *supplementary cardholder* to comply with the terms of our banking agreement;
 - all transactions made using a *credit card* (including any *supplementary card*) except for disputed transactions where you prove otherwise in accordance with clause 17 of the Customer Terms;
 - the *balance owing* for a *credit card* (including all amounts debited and credited to the *account* for the *credit card* by any *supplementary cardholder*); and
 - any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required.

Liability of supplementary cardholders

- 7.2 Each *supplementary cardholder* is liable for transactions made using their *supplementary card*.

Disputes between you and supplementary cardholders

- 7.3 Our rights and obligations relating to you and each *supplementary cardholder* are not affected by any dispute or claim you or the *supplementary cardholder* may have against each other.

Purchase of goods or services

- 7.4 We are not liable for:
- the refusal of any *merchant*, financial institution or other person to accept the *credit card*; and
 - any defect or deficiency in goods or services supplied to you by any *merchant*, financial institution or other person.

You must resolve any complaint against any *merchant*, financial institution or other person and no claim against any of them may be set off against us.

Lost credit cards

- 7.5 If:
- the *credit card* is lost or stolen; and
 - you have not acted fraudulently or with gross negligence; and
 - you have complied with the procedures set out in the Security Procedures section in our Customer Terms,

then, even though you are liable for the use of the *credit card* before we receive notice that it is lost or stolen, your liability is limited to B\$100.00. This limit does not apply if the *PIN/password* has been used.

Third party services offered with credit cards

- 7.6 Some types of *credit cards* give you access to services provided by third parties. For example, if you hold a Visa Gold Card, Visa Platinum Card or Visa Infinite Card you may have access to the International Emergency Assistance Service. You are liable for the cost of any medical, legal or other services provided under these third party services. You acknowledge that the third party service providers do their best to provide the services to *cardholders* and that the services may not always be available (for example, because of time, distance or location). Neither we nor the third party service provider, or in the case of the above example, Visa International Service Association or Mastercard International, is liable to you for any *loss* in connection with any service or its unavailability.
- 7.7 We are also not liable to holders of a *credit card* with access to Emergency Cash Withdrawal for any *loss* they suffer if we are unable to give immediate effect to an Emergency Cash

Withdrawal, replacement card or any other facilities we offer in connection with the *credit card*.

The Customer Terms include additional provisions relating to your liability to us and exclusions or limits on our liability. See, for example, "You indemnify us" and "Exclusion of liability".

8 Additional services

- 8.1 We may offer additional services in connection with your *credit card*. These may include reward programmes, rebate or mileage programmes, redemption schemes, *balance transfer* schemes, funds transfer programmes, payment arrangements, *card* protection and any other services we advise you or which are otherwise available from time to time. You can find out more about available services by contacting us.
- 8.2 If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our banking agreement, our banking agreement prevails unless the terms of the additional services specify otherwise.
- 8.3 For details of any reward or other loyalty program applying to the *credit card*, please refer to our banking agreement or contact us.

9 Payments

Payment by due date

- 9.1 On or before the due date set out in the statement we issue for your *credit card*, you must pay at least the minimum payment due as set out in the statement. If we ask, you must authorise us to deduct any payment from a *nominated account*.
- 9.2 Your liability to us remains even if, for any reason, you do not receive your periodic statement.

Calculation of minimum payment

- 9.3 We calculate the minimum payment in accordance with our usual practice. We may change the method we use to calculate the minimum payment at any time. Please refer to your statement or contact us for further information.

Currency of transactions

- 9.4 If any transaction made using the *credit card* is not denominated in the currency of Brunei Darussalam, we convert the amount of the transaction to the currency of Singapore at a rate selected by Visa/MasterCard Worldwide from within a range of wholesale market rates or the government-mandated rate in effect on the conversion day, as the currency of Brunei Darussalam is not quoted in the international foreign currency exchange market. This is in accordance with our usual practice and our banking agreement.

How we apply payments

- 9.5 We may (but need not) apply payments we receive to pay:
- fees, charges and interest shown on any statement; then
 - any balance subject to a promotional interest rate with payment first being applied to the balance with the lowest promotional interest rate; then
 - any other balance shown on the statement; then
 - other transactions on the *account* not shown on the statement.

What happens if you do not pay

- 9.6 If we do not receive the *balance owing* for a *credit card* on or before the due date we may charge and debit from the *account* for the *credit card* finance charges as set out in the *tariff booklet* or elsewhere in our banking agreement.
- 9.7 If we do not receive the minimum payment on or before the due date:
- you must pay a late payment charge as set out in the *tariff booklet* or elsewhere in our banking agreement;
 - you must not use the *credit card* until the minimum payment has been paid;
 - we may suspend your use of the *credit card*.

Payment in full if we ask

- 9.8 Despite any other term of our banking agreement, at any time we may demand immediate payment of any amounts owing to us, whether or not already reflected in a statement and whether or not due and payable as at the date of the demand.
- 9.9 Interest is payable on the amounts referred to in clause 9.8 and is calculated on the basis that it accrues daily, starting from the date of our demand and ending on the date of payment in full.

Refunds to the credit card account

- 9.10 We only credit a refund to the *account* for a *credit card* in connection with:
- a transaction made with the *credit card*; or
 - a payment to the *account* for the *credit card*; or
 - any other credit owing to you,
- when we receive the amount to be credited in Brunei Darussalam and in accordance with our usual practice.

Statement

- 9.11 If you think there is an error on your statement you must notify us in writing with details of the error within 14 days after the date of the

statement. If you do not do so, we treat the statement as correct.

9.12 We need not issue a statement for your *credit card* if:

- no transaction has been recorded on the *account* for your *credit card* since the previous statement;

10 Cancellation and termination

How to terminate

10.1 At any time we may choose to:

- cancel or suspend your right to use a *credit card* or end the *account* for the *credit card*;
- refuse to authorise any transaction for which you want to use a *credit card*; and
- refuse to re-issue, renew or replace a *credit card*,

without giving you any notice or reason.

10.2 At any time, you may end the *account* for a *credit card* by notifying us in writing.

What happens if the account is terminated

10.3 If you or we end the *account* for a *credit card*:

- you and any *supplementary cardholder* must not use and are not entitled to use the *credit card* (including any *supplementary card*) or any benefits in connection with the *credit card* (including any *supplementary card*);
- you and any *supplementary cardholder* must cut the *credit card* (including each *supplementary card*) in half; and
- you must immediately pay all amounts owing to us in connection with the *credit card* (including any *supplementary card*) (including the *balance owing* for the *credit card*). Interest is payable on such amounts and is calculated on the basis that it accrues daily, starting from the date you or we end the *account* for the *credit card* and ending on the date of payment in full.

Termination of use of supplementary card by cardholder

10.4 Either you or a *supplementary cardholder* may end the use of a *supplementary card* by:

- notifying us in writing; and
- cutting the *supplementary card* in half and returning the *supplementary card* to us.

10.5 If the *supplementary card* is not returned to us, we may take prompt action in accordance with our procedures for lost cards to prevent further use of the *supplementary card*. You may be liable for any transactions made using the *supplementary card* until it has been returned or until we are able to implement the procedures for lost cards. We may impose any charges incurred from implementing the procedures.

11 Variation

11.1 If you are not comfortable with any changes we make to our banking agreement, you may terminate the *account* for the *credit card* in accordance with the procedure in clause 10.

11.2 If we notify you of any changes to our banking agreement in accordance with any applicable law and you keep or use the *credit card*, the *account* for the *credit card* or the *PIN/password*, you are taken to have agreed to the changes.

12 Suspicious transactions

12.1 We need not honour suspicious transactions (and need not notify you if this is the case).

12.2 We may publish any information in connection with the *credit card* in the warning bulletin notifying the *merchants* to seize the *credit card*. We need not give any reason for doing so.

12.3 We may block the *account* for a *credit card* if we consider there is any reason for doing so.

13 EasyPay

EasyPay allows you to purchase goods and services from selected *merchants* and repay the purchase price by monthly instalments through your *credit card*.

Application process

13.1 To apply for an *EasyPay plan*, you may either:

- complete and sign an *application* at the time of your purchase. You must produce your *credit card* and identification card to the *merchant*; or
- make the *application* using the *electronic banking service* we specify, within 30 days after your purchase.

13.2 In addition to the pre-conditions set out in clause 2 of the Customer Terms, we may specify conditions which you must satisfy before we approve an *application*. For example, we may require that:

- you have purchased from the same *merchant* other goods or services which have a total value up to a level we specify; and
- the total value of the goods and services is a minimum of B\$300.00 and a maximum of B\$30,000.00 or such other amounts we specify.

Instalments

13.3 You must repay the *EasyPay purchase price* by monthly instalments. We debit each instalment from the *account* for your *credit card*. Each instalment is calculated by dividing the *EasyPay purchase price* by the *EasyPay period*.

- 13.4 We notify you of the manner in which you must repay the instalments. For example, we may ask you to nominate an account for repayment by direct debit and give us documents to facilitate direct debit from the nominated account.
- 13.5 If you want to change your *EasyPay plan* (for example, the number of instalments, the amount of each instalment or the *EasyPay period*), you should contact us to discuss.
- 13.6 Your *credit limit* on your *credit card* is reduced by the *balance owing* for the *EasyPay plan* on a particular day.

Payment in full if we ask

- 13.7 Despite any other term of our banking agreement, at any time we may demand payment of the *balance owing* for your *EasyPay plan* in full, together with all accrued but unpaid interest, fees and costs in connection with your *EasyPay plan*. If we do so, you must pay us immediately. Interest is payable on such amounts and is calculated on the basis that it accrues daily, starting from the date we ask you to pay and ending on the date of payment in full.

Prepayment

- 13.8 You may prepay all (but not part) of the *balance owing* for your *EasyPay plan* if, when you prepay, you also pay all accrued but unpaid interest, fees and costs in connection with your *EasyPay plan* (including any prepayment fees as set out in the *tariff booklet*). Details of these fees and costs are available by contacting us.

Fee and charges

- 13.9 Fees and charges for an *EasyPay plan* (including processing fees, application fees[, finance charges, late payment fees] and prepayment fees) are set out in the *tariff booklet*. At any time we may, by notice to you, include finance charges in your *EasyPay plan* in the same manner we charge finance charges on the *account* for your *credit card*.

Termination, suspension and cancellation

- 13.10 We may terminate or suspend your *EasyPay plan* at any time by notice.
- 13.11 If:
- your *credit card* is cancelled or terminated by you or us; or
 - there is a *default*; or
 - we terminate or suspend your *EasyPay plan*, we may do any one or more of the following:
 - debit the *balance owing* for your *EasyPay plan* from the *account* for your *credit card*; or
 - ask you to pay all amounts owing to us in connection with your *EasyPay plan* (including the *balance owing* for the *EasyPay*

plan). If we do so, you must pay us immediately.

Interest is payable on such amounts and is calculated on the basis that it accrues daily, starting from the date we ask you to pay and ending on the date of payment in full.

14 Meaning of words

You also need to refer to our Customer Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Customer Terms, the definition in these terms applies for the purposes of each *account* for a *credit card*.

balance transfer means a transaction where we debit an amount you specify from your *credit card* and pay the amount to another credit card with us or another financial institution.

cash advance means cash issued in any currency obtained by using the *credit card*.

co-brand card means a *card* issued by us in conjunction with a business alliance partner.

corporate card means a *card* issued on the request of a company and to the company's individual employee in accordance with an agreement between the company and us.

credit limit means, for an *account* for a *credit card*, the maximum amount you are entitled to have outstanding on the *account* for the *credit card*.

EasyPay period means, for an *EasyPay plan*, the number of months we specify over which you repay the *EasyPay purchase price* by instalments.

EasyPay plan means a repayment plan with the name EasyPay which we may provide for you to repay the *EasyPay purchase price* in accordance with these terms.

EasyPay purchase price means, for an *EasyPay plan*, the amount we pay to the *merchant* for your purchase of goods or services (rounded down to the nearest ten dollars with the remainder charged to your *credit card*).

statement means a hardcopy statement or electronic statement

supplementary card means, for an *account* for a *credit card*, a *credit card* issued to a person you authorise as a supplementary cardholder on your *account* for the *credit card*.

supplementary cardholder means each person to whom we issue a supplementary card.

Credit card rewards and benefits programme

Important notice

You need to read this document.

This document contains additional product terms applicable to your Standard Chartered credit card rewards and benefits programme (*rewards programme*). You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

The following conditions apply to the issuance of rewards to your credit card. The credit card rewards programme is available to all cardholders whose accounts are in good standing.

1. 360° Reward Points Issuance and redemption

Points issuance

1.1 You earn Reward Point for every B\$5 charged. The transactions which qualify the earning of Reward Points include the following:

- 1.1.1 Local purchases
- 1.1.2 Overseas purchases
- 1.1.3 Cash advances
- 1.1.4 Fees and charges
- 1.1.5 Balance transfer to your credit card

1.2 We calculate Reward Points on transactions effected on a daily basis. We round the calculations down to the nearest Reward Points.

1.3 We do not issue Reward Points on the following:

- 1.3.1 Transactions which are not submitted by the merchants to us for processing.
- 1.3.2 Amounts which are rolled over from preceding months' transactions
- 1.3.3 Transactions which are cancelled

1.4 Reward Points will be calculated on transactions effected by primary cardholders and supplementary cardholders. You may combine your Reward Points to make a redemption. You are responsible for keeping track of your Reward Points.

Points redemption

1.5 You must redeem all Reward Points before the expiry or termination of your card and before the expiry of your Reward Points.

1.6 You cannot transfer any unused Reward Points from one card account to another. If you open a new card account and

terminate your previous card account, any unredeemed Reward Points earned on your previous card account will be forfeited.

1.7 We reserve the right to determine and vary the method Reward Points calculation. If there is an error in our calculation, we will adjust your Reward Points in your account.

1.8 Primary cardholders may redeem Reward Points for goods, products or services from our rewards catalogue, subject to their availability from the merchants.

1.9 Redemption requests may be done through eKiosk at all our branches, online banking, phone banking services, or other channels that we may prescribe. You agree to the terms of these services when you redeem your Reward Points through these channels. We take up to 7 working days to process your request through non-eKiosk channels.

1.10 You may only redeem annual card fee rebates and KrisFlyer air miles through phone banking and online banking services.

1.11 We issue a rewards voucher for your redemption request. Reward vouchers are issued instantly for redemptions through eKiosk. We mail all other rewards voucher to your billing address or by such methods that we determine as feasible.

1.12 Rewards vouchers are only valid if they are issued by us. They can only be used in Brunei Darussalam, unless we state otherwise.

1.13 You must present the rewards voucher and your identification at the participating merchant before you can redeem your reward.

- 1.14 The merchant may stipulate additional conditions with respect to the reward that you intend to redeem.
- 1.15 We do not issue replacement vouchers for redemption vouchers that are lost or damaged through no fault of ours.
- 1.16 If you are redeeming a service, you may be required to contact the merchant ahead of time to make a reservation.
- 1.17 You are responsible for providing accurate information to us when you make a redemption.
- 1.18 We are not responsible for any unavailability of the goods, products or services in our rewards catalogue. We are not liable for any defect, deficiency in the goods, products or services supplied by any merchant as featured in our rewards catalogue.
- 1.19 Once you have made a redemption request and we process it, you cannot reverse your request.

2. Relationship rewards

- 2.1 Relationship rewards refer to Reward Points awarded to you as our Priority banking customer. You will be awarded relationship rewards for your personal accounts where you are the primary holder.
- 2.2 In order to qualify for rewards under this section, you may satisfy the following conditions:
 - 2.2.1 You must hold a valid Standard Chartered Bank Visa Infinite credit card, and you must effect at least one retail transaction using your Standard Chartered Bank Visa Infinite credit card every calendar month.
 - 2.2.2 You must be our Priority banking customer
- 2.3 Relationship rewards will be credited to your Standard Chartered Bank Visa Infinite credit card account.
- 2.4 If your accounts are closed in the preceding month, you will no longer earn reward on those accounts.
- 2.5 We calculate relationship rewards according to the qualifying balance in your accounts. They are as follows:-
 - 2.5.1 Savings and current account: the total monthly net average credit balance of all local and foreign currency savings

- and current accounts of the previous calendar month.
- 2.5.2 Fixed Deposits: the total monthly average balance of all local and foreign currency fixed deposits of the previous calendar month,
- 2.5.3 Investments: the total month end balance for unit trusts, bonds, and structured notes, and the total average balance of premium currency investment and structured deposits of previous calendar month.
- 2.5.4 Home Loans: the outstanding balance of all home loans disbursed, of the previous calendar month.
- 2.6 Qualifying balances will be calculated and rounded down to the nearest B\$10,000. We give 5 Reward Points for every B\$10,000 of the qualifying balance or as specified by us.
- 2.7 The maximum Reward Points calculated for each of the account is 1,000 Reward Points per account type, shown in clause 2.5 above.
- 2.8 Qualifying balance used for calculating relationship rewards in foreign currencies will be converted to Brunei Dollars at a rate determined by us, for the purposes of calculating qualifying balances.

3. Royal Brunei Airlines Air Miles Conversion

- 3.1 You must be a Royal Skies member before you can use your rewards points to redeem Royal Skies air miles.
- 3.2 You can enroll to become a Royal Skies member by visiting the website www.bruneiair.com and agreeing to its terms.
- 3.3 We may determine the amount of Reward Points required for conversion into air miles. We may vary the rate of conversion at our discretion.
- 3.4 If you wish to redeem your Reward Points for air miles, you may do so in blocks of 500 Reward Points.
- 3.5 You are responsible for providing accurate information to Royal Brunei Airlines when you make a redemption.
- 3.6 Conversion to air miles is subject to the processing time by Royal Brunei Airlines Office. We are not liable for any delay in the conversion process or any transfer or updating of your Royal Skies member account.
- 3.7 Your converted air miles will be reflected in your Royal Skies account statement.

4. Singapore Airlines Air Miles Conversion

- 4.1 You must be a KrisFlyer member before you can use your rewards points to redeem KrisFlyer miles.
- 4.2 You can enroll to become a KrisFlyer member by visiting the website www.krisflyer.com and agreeing to its terms.
- 4.3 We determine the amount of Reward Points required for conversion into air miles. We may vary the rate of conversion at our discretion.
- 4.4 If you wish to redeem your Reward Points for air miles, you may do so in blocks of 1000 Reward Points.
- 4.5 You are responsible for providing accurate information to Singapore Airlines when you make a redemption.
- 4.6 Conversion to air miles is subject to the processing time by Singapore Airlines. We are not liable for any delay in the

conversion process or any transfer or updating of your KrisFlyer account.

- 4.7 Your converted air miles will be reflected in your KrisFlyer account statement.

5. Discounts and Benefits

- 5.1 You may use your credit card to enjoy discounts and benefits, which are featured in our product brochures that we send you.
- 5.2 All discounts and benefits are subject to availability by the merchants. We and the merchants have the discretion to vary and substitute discounts and benefits without prior notice.
- 5.3 If you are not satisfied with the products, goods or services purchased using discounts and benefits offered by our credit cards, you can direct your queries and feedback directly to the merchants. We are not responsible for the quality of the products and goods or the quality of the services provided by the merchants.

Smart® Move Programme

Important notice

You need to read this document.

This document contains additional product terms applicable to your Smart® Move Programme. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

Under the Smart® Move Programme ("Programme"), you as a Standard Chartered Bank primary cardholder, may apply to transfer outstanding balances with any credit card issuer to your Standard Chartered Bank credit card account.

1. Transfers of outstanding under Standard Chartered Bank accounts is not permitted under this Programme.
2. We calculate finance charges and interest payable on the outstanding transferred to your account with us. The finance charges and interest payable will be calculated as at the date of the first balance transfer effected to your account.
3. You must continue to pay all outstanding balances due to the other credit card issuers until we confirm to you that we have successfully effected the transfer of that part of your outstanding balance to your account with us. We are not liable for any interests or fees charged by the other credit card issuer.
4. We reserve the right to approve or reject your application. We need not give you a reason for our decision.

Buyer's Protection for Visa Infinite and Visa Platinum Cardholder

Standard Chartered Bank, Brunei ('the Bank') has arranged insurance coverage for the benefit of Standard Chartered Visa Infinite and Platinum Cardmembers in Brunei ('Cardmembers') under the Master Policy issued by Insurans Islam TAIB General Takaful Sdn Bhd ('Insurer'), to the Bank, the full terms of which may be inspected on request.

COVERAGE

In the event of any accidental loss or damage to any property or goods purchased by a Cardmember with a valid Standard Chartered Visa Infinite or Platinum Card other than livestock, consumables, perishables, money, motor vehicles and business property ('Property Insured'), the Insurer shall, subject to the terms and conditions of the Master Policy indemnify the Cardmember up to a maximum sum insured of

- (a) B\$ 5,000 for total purchase made in a single receipt; and
- (b) B\$2,500 for any one item/pair or set

subject to such loss or damage occurring within

- (i) 15 days from date of purchase for local purchases; and
- (ii) 30 days from date of purchase for overseas purchases

provided that the Cardmember observes ordinary and proper care for the purchases including taking all requisite steps to safeguard and recover the purchases as if the Cardmember was not insured and by giving immediate notice to:

- (i) the police of any loss or theft;
- (ii) the carriers when loss or damage has occurred in transit; and/or
- (iii) the Insurer of the occurrence and later to provide evidence and proof of purchase.

SET & PAIR CLAUSE

Where any insured item consists of articles forming part of a pair or set, the Insurer shall not be liable to pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set, nor exceeding a proportionate part of the sum insured in respect of the pair or set.

EXCLUSIONS

These include

1. War and kindred risks of any act of terrorism
2. Radioactivity or nuclear risks
3. Theft or any attempted theft
4. Confiscation, detention, destruction by customs or other authorities
5. Shortage due to error, omission, exchange or depreciation in value
6. Unexplained losses

7. Wear and tear or depreciation or gradual deterioration
8. Willful act or willful negligence
9. Electrical or mechanical breakdown
10. Consequential loss or damage of any kind
11. Loss or damage insured under a more specific policy
12. Loss or damage covered by a product guarantee or defects warranty
13. Fragile articles, electronic or musical instruments
14. Exclusion of Rights under The Contracts (Rights of Third Parties) Act

CLAIMS PROCEDURE

Cardmember shall give written notice of a claim to (insert Insurer's details & address) within 30 days after the occurrence or commencement of any loss, or as soon thereafter as is reasonably possible. Cardmember shall provide such particulars and evidence and do all such acts and things as the Insurer shall reasonably require in support of the claim.

CANCELLATION

Standard Chartered Bank, Brunei reserves the right to withdraw or modify this scheme at any time without any notice to the Cardmembers.

EFFECT

This arrangement by Standard Chartered Bank, Brunei for the insurance of its Cardmembers is gratuitous and shall not be treated as creating any legally enforceable obligations against the Bank or directly against the Insurer. Further, the Bank shall in no event be under any liability of any kind however arising by reason of anything done or not done by the Bank, or any of its servants or agents under or in pursuance of the Cover herein set out or the contents hereof, and the Bank does not accept any responsibility or give any warranty whatsoever as to the validity of the Master Policy in connection with the rights of any person thereunder. Upon becoming or claiming to have become insured under the Master Policy, every Cardmember shall be deemed to have accepted the terms of this insurance and the Master Policy and be bound hereby.

The due observance of the provision of the Master Policy and this insurance that relate to anything to be done or complied with by the Insured shall be condition precedent to any liability of the insurer to pay under the Master Policy.

Travel Personal Accident Insurance for Gold Cardholders

Important notice

You need to read this document.

This document contains additional product terms applicable to your VISA Gold credit card. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

Standard Chartered Bank, Brunei ('the Bank') has arranged travel accident insurance coverage for the benefit of Standard Chartered Gold Visa and MasterCard Cardmembers in Brunei ('Cardmembers') under the Master Policy issued by Insurans Islam TAIB General Takaful Sdn Bhd ('Insurer'), to the Bank, the full terms of which may be inspected on request.

THE INSURED

Cardmembers, their legal spouse and dependant children, aged between 3 months to 23 years, unemployed and unmarried at the time of accident.

COVERAGE

Subject to its terms, conditions and exceptions, this Policy provides worldwide 24 -hour coverage to the Insured but only in respect of any Event occurring while:

- (a) the Insured is travelling anywhere in the world as a fare-paying passenger in a air, land or water conveyance and where the entire fare for the Insured's travel in that conveyance has been fully charged to the Cardmembers valid Gold Card issued by the Bank;
- (b) the Insured is travelling directly to or from an airport immediately preceding scheduled departure or immediately following scheduled arrival of such aircraft, provided that the entire fare for travel has been fully charged to the Cardmembers valid Gold Card issued by the Bank.

However, any insurance under this Policy will in any event cease when the Insured is no longer eligible to be insured under this Policy or upon the date that the Policy terminates, whichever occurs first, provided however that any such termination shall be without prejudice to any claim arising prior to the termination.

THE BENEFITS

The Insurer will pay Benefit for death or disablement (the Results) as described below in respect of an event which gives rise to injury caused solely and directly by violent accidental external and visible means which injury shall independently of any other cause be the sole and direct cause of any of the Results (1) to (4) occurring within one year of such event ('Event'):-

BENEFIT

		Principal Cardholder	Spouse	Child
(1)	Death	B\$250,000	B\$250,000	B\$250,000
(2)	Loss of both hands or both feet or sight of both eyes	B\$250,000	B\$250,000	B\$250,000
(3)	Loss of one hand and one foot	B\$250,000	B\$250,000	B\$250,000
(4)	Loss of either one hand or one foot and sight of one eye	B\$250,000	B\$250,000	B\$250,000

Provided always that

- 1) If the Insured qualifies for one or more Benefits under any of Results (1) to (4) arising out of one Event, the Insured shall not qualify for:
 - a) any specific one of such Benefits if the Result is included in any other specific Result for which a greater Benefit is payable.
 - b) an aggregate total Benefit in excess of the Benefit payable for Result (1).
- 2) If the Insured qualifies for a Benefit under any of Results (1) to (4) arising out of one Event the Company will not have any further liability in respect of any subsequent accident happening to that Insured.
- 3) Should the Insured suffer any of the insured injuries prior to being eligible for Benefits under this insurance, such injury or injuries will be taken into consideration when calculating Benefits under this insurance and such Benefits will be reduced accordingly.
- 4) No benefits will be payable unless Death or loss occurs within 24 months from the date of Injury.

EXTENSIONS

SUFFOCATION BY SMOKE, POISONOUS FUMES, GAS AND DROWNING CLAUSE

Any Result sustained by an Insured as a result of suffocation by smoke, poisonous fumes, gas and drowning shall be deemed to be caused by Injury.

MURDER OR ASSAULT CLAUSE

Any Result sustained by the Insured as a consequence of being an innocent victim of a murder or assault shall be deemed to be caused by Injury, provided that the Insurer shall not be liable for any claim for such Injury arising out of or in connection with the Insured's own participation in any such act.

HIJACKING CLAUSE

Any Result arising out of or in consequence of the action of an unauthorised person or persons taking command of or attempting to take command of an aircraft owned and/or operated by a recognised airline over an established air route including deviation from such route by virtue of the circumstances and including whilst illegally detained.

DISAPPEARANCE AND EXPOSURE

- (a) The Insurer shall presume death to have been suffered by the Insured if he is missing for twelve consecutive months, and sufficient evidence is provided that leads the Insurer to the conclusion that death was caused by disappearance, crashing, sinking or wrecking of the Public Conveyance where the insured was travelling as a fare-paying passenger. If at any time after payment of Benefits under this policy for such death the Insured is found to be living, such Benefits shall be refunded to the Insurer.
- (b) If an Insured suffers Injury and then, in consequence of that Accident the Insured suffers death or disablement as a result of exposure to the elements, the Insurer will consider such death or disablement as having been caused by an Accident.

OVERALL COMPENSATION LIMIT

The Insurer's aggregate liability under this Section in respect of all Insured persons shall not exceed the overall compensation limit of B\$5,000,000. If the said aggregate amount exceeds this limit, the Insurers' liability in respect of each Insured will be a rateable proportion of the Benefit due to that Insured.

EXCEPTIONS

This Policy does not cover loss caused by or resulting from:-

- (a) Intentionally self-inflicted injuries, suicide, or any attempt thereof, while sane or insane.
(b) Murder or assault or any attempts thereof.
- (a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil

commotion assuming the proportions of or amounting to an uprising, military or usurped power or

(b) Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Insurer alleges that by reason of this exclusion any claim is not covered by this policy the burden of proving the contrary shall be upon the Insured.

- Nuclear weapon materials, ionizing materials contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- Direct or indirect consequences of intoxicants or drugs or pregnancy.
- HIV or HIV related bodily injury.
- Any illegal or unlawful act by the **Person Covered** or confiscation, detention, destruction by Customs or other authorities.
- Shortage due to error, omission, exchange or depreciation in value.
- Unexplained losses.
- Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- The Insured's willful act or with the connivance of the Insured.

CLAIMS PROCEDURE

When a claim occurs or is likely to occur, the Insured must advise Insurans Islam TAIB General Takaful Sdn Bhd, Address: Bangunan Suria, Unit 6 &7, Kiulap BSB, BE1518 Tel: 222 2232/222 3004 Fax: 223 7729 in writing within 30 days after the occurrence or commencement of any loss covered by this Policy and the Insured shall at the Insured's own expense furnish such documentation, information and/or medical examination as the Insurer shall reasonably require.

FRAUD

If any claim under this Policy shall be in any respect fraudulent all Benefits under this Policy in respect of that Insured shall be forfeited.

NON-ASSIGNMENT AND DISCHARGE

The Insurer will not recognise or be affected by any notice of trust, charge or assignment relating to this policy. The receipt of the Insured, or his legal personal representatives or of any person(s) to whom any benefit is expressed to be payable shall in all cases effectively discharge the Insurer's liability.

CANCELLATION

Standard Chartered Bank, Brunei reserves the right to withdraw or modify this Scheme at any time without any notice to the Cardmembers.

PAYMENT OF CLAIM

Payment of admissible claims will be made to the Insured or that Insured's legal representatives and receipt of the Insured or that Insured legal representative shall discharge the Insurer.

CANCELLATION

Standard Chartered Bank, Brunei reserves the right to withdraw or modify this Scheme at any time without any notice to the Cardmembers.

EFFECT

This arrangement by Standard Chartered Bank Brunei for the insurance of its Cardmembers is gratuitous and shall not be treated as creating any legally enforceable obligations against the Bank or directly against the Insurer. Further, the Bank shall in no event be under any liability of any kind however arising by reason of anything done or not done by the Bank or any of its servants or agents under or in pursuance of the Cover herein set out or the contents hereof, and the Bank does not accept any responsibility or give any warranty whatsoever as to the validity of the Master Policy or Certificate in connection with the rights of any person thereunder. Upon becoming or claiming to have become insured under the Master Policy, every Cardmember shall deemed to have accepted the terms of this Certificate and the Master Policy and be bound hereby.

The due observance of the provisions of the Master Policy and this Certificate that relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the insurer to pay under the Master Policy.

Travel Accident Insurance for Visa Infinite and Visa Platinum Cardholders

Important notice

You need to read this document.

This document contains additional product terms applicable to your Visa Infinite and Visa Platinum credit card. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

Standard Chartered Bank, Brunei ('the Bank') has arranged travel accident insurance coverage for the benefit of Standard Chartered Visa Infinite and Platinum Cardmembers in Brunei ('Cardmembers') under the Master Policy issued by Insurans Islam TAIB General Takaful Sdn Bhd ('Insurer'), to the Bank, the full terms of which may be inspected on request.

		BENEFIT		
		<u>Principal Cardholder</u>	<u>Spouse</u>	<u>Child</u>
(1)	Death	B\$500,000	B\$250,000	B\$125,000
(2)	Loss of both hands or both feet or sight of both eyes	B\$500,000	B\$250,000	B\$125,000
(3)	Loss of one hand and one foot	B\$500,000	B\$250,000	B\$125,000
(4)	Loss of either one hand or one foot and sight of one eye	B\$500,000	B\$250,000	B\$125,000
(5)	Loss of either one hand or one foot	B\$250,000	B\$125,000	B\$ 62,500
(6)	Loss of sight of one eye	B\$250,000	B\$125,000	B\$ 62,500

The term "loss" as used in this policy shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints and with regard to eyes, entire and irrecoverable loss of sight.

THE INSURED

Cardmembers, their legal spouse and dependant children, aged between 3 months to 23 years, unemployed and unmarried at the time of accident.

PUBLIC CONVEYANCE

Any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers excluding any hired or rental car of any conveyance operated for the purpose of amusement or entertainment.

ACCIDENT

An unforeseen and unexpected event which happens suddenly to the Insured and gives rise to a result not anticipated.

INJURY

Any bodily injury caused solely and independantly by Accident and not by sickness, disease or gradual, physical or mental wear and tear.

ILLNESS

Any sudden and unexpected deterioration of health of an Insured due to a medical condition contracted, commencing or manifesting during the trip outside Brunei which requires the treatment by a medical practitioner provided the illness is not pre-existing and the nature of the illness is not excluded from this policy.

PRE-EXISTING CONDITION

Any Injury, Illness or condition for which treatment, medication, advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the trip or which was known by the Insured to exist prior to the commencement of the trip whether or not treatment, medication, advice or diagnosis was sought or received.

DURATION OF COVER

This Policy automatically applies to every Insured and will only cease to apply when the Insured is no longer eligible to be insured under the Master Policy or upon the date that the Master Policy terminates, whichever occurs first. Any such termination shall not prejudice any claim arising prior to the termination.

SECTION 1 - PERSONAL ACCIDENT

Where an Insured suffers Injury while:

- (a) the Insured is travelling anywhere in the world as a fare-paying passenger in a air, land or water conveyance and where the entire fare for the Insured's travel in that conveyance has been fully charged to the Cardmembers valid Visa Infinite or Platinum Card issued by the Bank;
- (b) the Insured is travelling directly to or from an airport immediately preceding scheduled departure or immediately following scheduled arrival of such aircraft, provided that the entire fare for travel has been fully charged to the Cardmembers valid Visa Infinite or Platinum Card issued by the Bank.

which independently of any other cause gives rise to any of the Results (1) to (4) occurring within one year from the date of Accident.

Provided always that:

- 1) If the Insured qualifies for one or more Benefits under any of Results (1) to (6) arising out of one Accident, the Insured shall not qualify for:
 - a) any specific one of such Benefits if the Result is included in any other specific Result for which a greater Benefit is payable.
 - b) an aggregate total Benefit in excess of the Benefit payable for Result (1).
- 2) If the Insured qualifies for a Benefit under any of Results (1) to (6) arising out of one Accident the Insurer will not have any further liability in respect of any subsequent accident happening to that Insured.
- 3) Should the Insured suffer any of the insured injuries prior to being eligible for Benefits under this insurance, such injury or injuries will be taken into consideration when calculating Benefits under this insurance and such Benefits will be reduced accordingly.
- 4) No benefits will be payable unless Death or loss occurs within 24 months from the date of Injury.

MEDICAL EXPENSES CLAUSE

The Insurer will reimburse the Insured for necessary medical, surgical, nursing and hospital charges incurred

at the direction of a licensed medical practitioner including emergency dental treatment to stop sudden pain but excludes normal or ongoing care of teeth or cosmetic surgery to replace crown or dentures, for Injury or Illness suffered by the Insured during the trip outside Brunei and/or whilst the Public Conveyance in which the Insured is travelling on, leaves or takes off from Brunei for the purpose of the trip outside Brunei, during the period of insurance.

Provided always that the liability of the Insurer in respect of any one claim for any one Insured arising from or attributable to the same Accident or Illness shall not exceed B\$2,500.

The Insurer shall not be liable for the first B\$50 of each and every claim.

SUFFOCATION BY SMOKE, POISONOUS FUMES, GAS AND DROWNING CLAUSE

Any Result sustained by an Insured as a result of suffocation by smoke, poisonous fumes, gas and drowning shall be deemed to be caused by Injury.

MURDER OR ASSAULT CLAUSE

Any Result sustained by the Insured as a consequence of being an innocent victim of a murder or assault shall be deemed to be caused by Injury, provided that the Insurer shall not be liable for any claim for such Injury arising out of or in connection with the Insured's own participation in any such act.

HIJACKING CLAUSE

Any Result arising out of or in consequence of the action of an unauthorised person or persons taking command of or attempting to take command of an aircraft owned and/or operated by a recognised airline over an established air route including deviation from such route by virtue of the circumstances and including whilst illegally detained.

DISAPPEARANCE AND EXPOSURE

(b) The Insurer shall presume death to have been suffered by the Insured if he is missing for twelve consecutive months, and sufficient evidence is provided that leads the Insurer to the conclusion that death was caused by disappearance, crashing, sinking or wrecking of the Public Conveyance where the insured was travelling as a fare-paying passenger. If at any time after payment of Benefits under this policy for such death the Insured is found to be living, such Benefits shall be refunded to the Insurer.

(b) If an Insured suffers Injury and then, in consequence of that Accident the Insured suffers death or disablement as a result of exposure to the elements, the Insurer will consider such death or disablement as having been caused by an Accident.

OVERALL COMPENSATION LIMIT

The Insurer's aggregate liability under this Section in respect of all Insured persons shall not exceed the overall compensation limit of B\$5,000,000. If the said aggregate amount exceeds this limit, the Insurers' liability

in respect of each Insured will be a rateable proportion of the Benefit due to that Insured.

EXCEPTIONS APPLICABLE TO SECTION 1

1. Injury caused by

- a) suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life)
- b) pregnancy or childbirth
- c) insanity
- d) any pre-existing physical or mental defect or infirmity
- e) the Insured being under the influence of drugs (other than those prescribed by a licensed medical practitioner but not when prescribed for the treatment of drug addiction)
- f) the Insured being under the influence of alcohol, unless it can be established to the Insurer's reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury
- g) disease of any kind including Acquired Immune Deficiency Syndrome (AIDS) and any sickness or disease caused by or resulting from or related to the Human Immuno-Deficiency Virus (HIV).

If the Insurer alleges that by reason of these Exceptions any claim is not covered by this insurance, then the burden of proving that the claim is covered shall be upon the Insured.

SECTION 2 - BAGGAGE

If all or any part of the Insured's checked-in personal luggage that accompanies the Insured on board his trip in a Public Conveyance is

- a) not delivered to the Insured within 48 hours of the Insured's arrival at the destination point stated in the Insured's ticket or
- b) delivered in a damaged condition,

the Insurer will pay the cost of replacement or repair of the article(s) or arrange for repair.

The maximum amount the Insurer will pay in respect of each Insured for any single article, pair or set of articles is B\$500.

Provided always that:-

- 1) the whole of the fare for the trip on that Public Conveyance was charged to the Cardmembers valid Visa Infinite or Platinum Card issued by the Bank.
- 2) the whole of the said baggage shall be insured for a total sum no greater than B\$2,500 and if at any point the whole of the Insured's baggage shall collectively be of greater value than the total sum insured then the Insured shall be considered as being his own insurer for the difference.
- 3) the Insured shall observe ordinary and proper care for the supervision of his baggage including examination when received and in the event of any destruction loss or damage coming to the notice of

the Insured he shall take all requisite steps for safeguarding and recovering his property as if he were not insured and shall give immediate notice to:-

- a) the police of any loss or theft.
 - b) the carriers when loss or damage has occurred in transit. And keep all travel tickets and tags as they will be required if a claim is made.
- 4) The Insured must provide the Insurer with the signed and dated irregularity report or equivalent issued by the operator.

EXCEPTIONS APPLICABLE TO SECTION 2

The Insurer shall not be liable for:-

- (a) damage or deterioration occasioned by moth or vermin or by any process of cleaning repairing or restoring or by atmospheric or climatic conditions or wear and tear or depreciation.
- (b) breakage of or damage to fragile articles record players tape recorders wireless or television apparatus musical instruments sewing machines china glass sculpture household goods or equipment unless occasioned by fire or accident to the conveyance in which the Insured's baggage is being carried.
- (c) loss of or damage to cash bank or currency notes bonds coupons stamps negotiable instruments title deeds manuscripts securities of any kind or travel tickets.
- (d) loss of or damage to any property more specifically insured.
- (e) loss or damage arising from delay confiscation detention requisition or destruction by customs or other officials or authorities.
- (f) the first B\$50 of each and every claim.

SECTION 3 - TRAVEL DELAY, MISSED TRAVEL CONNECTION, DELAYED BAGGAGE

Travel Delay

In the event the Public Conveyance in which the Insured had arranged to travel is delayed while abroad for at least 8 hours from the time specified in the itinerary due to strike or other industrial action, riot, civil commotion, hijack, bad weather or the mechanical breakdown or derangement of that Public Conveyance, the Insurer will pay B\$100 for each full 8 hours of delay up to B\$1,000.

Provided that:

- i) the Insured must check-in in accordance with the original itinerary and obtain written confirmation from the operator of that Public Conveyance or their handling agents stating the reason and length of delay.
- ii) the whole of the fare for the trip on that Public Conveyance was charged to the

Cardmembers valid Visa Infinite or Platinum Card issued by the Bank.

- iii) the Insured obtains a written confirmation from the operator of the Public Conveyance the duration of delay and the reason for it.
- iv) this section does not apply if the Insured is in Brunei when the delay occurs.

Missed Travel Connection

If the Insured missed the scheduled connecting flight due to the early departure of connecting flight prior to the printed schedule departure time or the late in-coming of the connecting leg, the Insurer will cover any reasonable hotel accommodation, meals and other expenses actually incurred provided that the connecting time at intersecting cities are reasonable spaced.

Delayed Baggage

The Insurer will reimburse the Insured for emergency purchase of essential clothing or toiletries if the Insured's accompanying check-in flight baggage is not delivered to the Insured within 8 hours of the Insured's scheduled flight. Any such payment shall be deducted from the amount payable under Section 2 if the baggage proves to be permanently lost. Provided that:

- i) the Insured must provide the Insurer with a signed and dated property irregularity report or equivalent issued by the operator.
- ii) this subsection does not apply if the delay occurs in Brunei.

The maximum payable under this section in respect of each Insured in the aggregate is B\$1,000.

GENERAL EXCEPTIONS (Applicable to all Sections)

This Policy does not cover loss caused by or resulting from:-

1. (a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or

(b) Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any

organization(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Insurer alleges that by reason of this exclusion any claim is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

2. Nuclear weapon materials, ionizing materials contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
3. Any illegal or unlawful act by the Person Covered or confiscation, detention, destruction by customs or other authorities.
4. Shortage due to error, omission, exchange or depreciation in value.
5. Unexplained losses.
6. Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
7. The Insured's wilful act or with the connivance of the person covered.
8. Electrical or mechanical breakdown.
9. Consequential loss or damage of any kind.
10. Loss of or damage insured under any other Insurance policy or reimbursed by any other party except for any excess beyond the amount payable under such other insurance.
11. Purchases more specifically insured or covered under a product guarantee or defects warranty provided by the manufacturer or supplier from whom the purchase was made.
12. Livestock, consumables, motor vehicles, business property, money and travellers cheques, cash bank or currency notes, bands, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind or cash cards.

For the avoidance of doubt, this refers to the Medical Expenses benefit, and Loss/Damage of Luggage benefit.

CLAIMS PROCEDURE

When a claim occurs or is likely to occur, the Insured must advise Insurans Islam TAIB General Takaful Sdn Bhd, Address: Bangunan Suria, Unit 6 &7, Kiulap BSB, BE1518 Tel: 222 2232/222 3004 Fax: 223 7729 in writing within 30 days after the occurrence or commencement of any loss covered by this policy and the Insured shall at the Insured's own expense furnish such documentation, information and/or medical examination as the Insurer shall reasonably require. Where medical advice from a duly licensed medical practitioner is provided, the Insured shall procure and follow such medical advice as soon as possible.

iii) The relevant boarding pass issued.

- (a) In respect of a claim under Section 1 of the Policy
- (i) Any Cardmember shall as soon as possible after the happening of any event in respect of which a claim is to be made procure and follow medical advice from a duly registered medical practitioner.
 - (ii) Any Cardmember as often as required shall submit to medical examination on behalf of the Insurer at its own expense.
 - (iii) The Insurer shall in the case of the death of any Cardmember be entitled to have a post mortem examination at its own expense.
- (b) In respect of all claims, the Insurer will require to have sight of the original of :
- i) The Cardmember's copy of charge form verifying that the trip in question was charged to a valid Visa Infinite and Platinum Card issued by the Bank.
 - ii) The ticket issued by the operator of the Public Conveyance concerned.

EFFECT

This arrangement by Standard Chartered Bank Brunei for the insurance of its Cardmembers is gratuitous and shall not be treated as creating any legally enforceable obligations against the Bank or directly against the Insurer. Further, the Bank shall in no event be under any have become insured under the Master Policy, every Cardmember shall be deemed to have accepted the terms of this insurance and the Master Policy and be bound hereby.

The due observance of the provisions of the Master Policy and this insurance that relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the insurer to pay under the Master Policy.

FRAUD

If any claim under the policy shall be in any respect fraudulent all Benefits under the Master Policy in respect of that Insured shall be forfeited.

NON-ASSIGNMENT AND DISCHARGE

The Insurer will not recognise or be affected by any notice of trust, charge or assignment relating to this policy. The receipt of the Insured, or his legal personal representatives or of any person(s) to whom any benefit is expressed to be payable shall in all cases effectively discharge the Insurer's liability.

CANCELLATION

Standard Chartered Bank, Brunei reserves the right to withdraw or modify this scheme at any time without any notice to the Cardmembers.

PAYMENT OF CLAIM

Payment of admissible claims will be made to the Insured or that Insured's legal representatives and receipt of the Insured or that Insured's legal representative shall discharge the Insurer.

liability of any kind however arising by reason of anything done or not done by the Bank or any of its servants or agents under or in pursuance of the cover herein set out or the contents hereof, and the Bank does not accept any responsibility or give any warranty whatsoever as to the validity of the Master Policy in connection with the rights of any person thereunder. Upon becoming or claiming to