

Member-get-Member Campaign ("the Campaign") Terms and Conditions

1. The Campaign Period will run until 31 December 2016. All successful referrals made during this period will be eligible for rewards.
2. The existing client ("referrer") of Standard Chartered Bank UAE (the "Bank") can participate in the Campaign by referring new-to-bank clients ("referred clients") who have not been Priority and Personal Banking clients within the past 12 months.
3. The referrer can receive up to AED 1,250 cashback for each successful referral for Priority account and AED 500 cashback for every successful referral for Personal account. The cashback reward will be credited to the existing clients' current / savings account as per the payout dates listed in section 5.
4. The referrer can receive maximum cashback of AED 4,000 per month during the Campaign Period for any number of friends or family members that meet the campaign requirements.
5. There will be 13 reward payouts for all successful referrals, as follows:
 - a. March 31 2016
 - b. April 30 2016
 - c. May 30 2016
 - d. June 30 2016
 - e. July 31 2016
 - f. August 31 2016
 - g. September 30 2016
 - h. October 31 2016
 - i. November 30 2016
 - j. December 31 2016
 - k. January 31 2017
 - l. February 28 2017
 - m. March 31 2017
6. Once the referrer meets all the campaign requirements, he/she will be notified by the Bank via SMS.
7. The campaign is open to any UAE staff of Standard Chartered Bank, excluding the Bank's client acquisition and client relationship teams.
8. By referring a new client to the Bank, the referrer confirms that he/she has already informed the individual and obtained his/her specific consent to disclose his/her name and contact numbers.
9. By referring a client to the Bank as part of this campaign, the referrer agrees to indemnify the Bank (including its employees and agents) and undertake to keep them harmless against any proceedings, claims, costs, and/or expenses (including any legal expenses) resulting from the Bank's action on the staff's referral.
10. The Bank reserves the right to change the incentives to any product of the same value without prior notice.
11. Prizes can be forfeited if the Bank has sufficient grounds to believe that the winner has violated any laws or regulations applicable in UAE.
12. All winners will be required to comply with any formalities required by the UAE Economic Department and, which may include but is not limited to signing a prize acknowledgment form and providing us with a copy of such form. Prizes will only be released upon our receipt of a copy of the form, together with a scanned copy of the winner's passport, visa and other supporting documentation that we may request.
13. The Bank reserves the right to terminate this Campaign with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us, our directors, members, partners, employees, agents, consultants, suppliers and contractors.
14. All other Standard Chartered Bank Terms and Conditions apply.

Priority Terms and Conditions:

1. For the referrer to be eligible for the payout mentioned in section 3 above, the referred client must successfully sign up for Priority Banking services with the Bank and:
 - a. Transfer minimum salary of AED 30,000 (or USD 8,000 or foreign currency equivalent) for minimum one month; or
 - b. Fund the account with minimum AED 360,000 (or USD 100,000 or foreign currency equivalent) and keep these funds in the account for minimum period of 1 month; or
 - c. Avail a mortgage loan of AED 2,500,000 or greater, referred before 31 December 2016 with booking completed on or before 31 January 2017 (this offer is not valid for referrals received through brokers).
2. If the referred client has opted for multiple products, the referrer will be eligible for the highest reward amount of the successfully approved product.
3. Salary transfer of AED 30,000 (or USD 8,000 or equivalent in foreign currencies) is provided as a complimentary offer for 1 year only. In order to maintain Priority Banking status after 1 year, the referred client must either have an account balance of AED 360,000 (or USD 100,000 or equivalent in foreign currencies) or mortgage outstanding balance of AED 2,500,000 (not applicable in other currencies).

Personal Terms and Conditions:

1. For the referrer to be eligible for the payout mentioned in section 3, the referred client must successfully sign up for Personal Banking services with the Bank and:
 - a. Transfer minimum salary of AED 10,000 to AED 29,999 (or USD 3,000 to USD 7,999 or foreign currency equivalent) for minimum one month; or
 - b. Fund the account with minimum AED 100,000 to AED 359,999 (or USD 25,000 to USD 99,999 or foreign currency equivalent) and hold the funds in the account for minimum period of 1 month; or
 - c. Avail a mortgage loan upto AED 2,500,000, referred before 31 December 2016 with booking completed on or before 31 January 2017 (this offer is not valid for referrals received through brokers); or
 - d. Avail an Auto-Loan, referred before 31 December 2016 with booking completed on or before 31 January 2017 (this offer is not valid for referrals received through dealerships and brokers).
 - e. Sign up for Visa Infinite Credit Card and receive cash back of AED 500. Sign up for Titanium / Manhattan Platinum / Saadiq Platinum Credit Card and receive cash back of AED 200. The promotion for Credit Card is only valid for referrers who submit online application and whose referrals successfully obtain a Standard Chartered Credit Card.
2. If the referred client has opted for multiple products, the referrer will be eligible for the highest reward amount of the successfully approved product.