

BND300 Cash Rebate Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”)

1. Term

1.1. This Promotion commences on 5 March 2018 and ends 31 March 2018.

2. Eligibility & Benefits

2.1. This Promotion is applicable to our General Instalment Loan, Home Improvement Loan, Education Loan and Consolidation loan and for the purposes of this Promotion they will all be referred to as “Personal Loan” throughout these Terms and Conditions.

2.2. If you are applying for a new Personal Loan, a reloan or transferring your loan balance from other financial institutions, you are eligible for this Promotion.

2.3. If you apply for a Personal Loan with a minimum loan amount of BND10,000 and minimum tenor of two years, you will be entitled to a **BND300 cash rebate**.

i. If you have an existing Personal Loan and would like to top-up or reloan, the incremental loan amount must be a minimum of BND10,000 to be eligible for this Promotion.

ii. The cash rebate will be automatically credited into the Current/Savings account you maintain with us.

iii. The processing fee of your Personal Loan application will be waived for this Promotion.

2.4. In the event you transfer your loan to any other financial institutions or fully settle your loan within half of your applied tenor, we reserve the right to recover, the whole or any part of the cash rebate granted under this Promotion.

2.5. For this Promotion, you must assign your salary to us.

2.6. Standard Chartered Bank employees are not eligible to participate in this Promotion.

2.7. Approval of your Personal Loan is subject to full satisfaction of our criteria including our credit assessment and documentation requirements.

3. Banking Agreement

3.1. This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Personal Loan Terms and any other documents forming our banking agreement.

4. General

4.1. We may vary, modify, delete or add to these Terms and Conditions by notice to you in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to you by public announcement as set out in Clause 7.3 of Customer Terms.

4.2. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

4.3. We may cancel or withdraw this Promotion at any time.

4.4. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.