

**Hua Ho Ramadhan Supermarket Discount (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):**

**1. Term**

1.1 This Promotion is valid on 7<sup>th</sup>, 8<sup>th</sup>, 14<sup>th</sup> and 15<sup>th</sup> June 2018 only (“Promotion Period”).

**2 Eligibility & Benefits**

2.1 Standard Chartered Hua Ho Mastercard Standard and Standard Chartered Hua Ho Mastercard Platinum whose purchases at Participating Hua Ho Outlets with a total of minimum of BND100 in a single receipt will enjoy 35% discount off their bill.

2.2 The discount is capped at BND50 per transaction per cardholder each day.

2.3 The discount is applicable for both department store and supermarket purchases at Participating Hua Ho Outlets.

2.4 Splitting of bills is prohibited.

2.5 Participating Hua Ho Outlets mean:

- Hua Ho Manggis Mall
- Hua Ho Tanjung Bunut
- Hua Ho Sengkurong

2.6 The discount will not be applicable if the Standard Chartered Bank credit card rewards voucher is redeemed for payment.

2.7 The following items shall be excluded for this Promotion:

- Rice
- Sugar
- Oil
- Television Sets
- Jewellery
- Hua Ho Cash Vouchers
- Prepaid Recharge Cards

2.8 Standard Chartered Bank shall not accept any responsibility for the services and products offered by the Participating Hua Ho Outlets. The services and products are the responsibility of the Participating Hua Ho Outlets and are subjected to their terms and conditions.

**3. Banking & Merchant’s Agreement**

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

**4. General**

4.1 We may vary, modify, delete or add to these Term 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.

4.5 The Terms and Conditions are in addition to our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.