

Hua Ho Prosperous Sweep Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 9 to 28 February 2018 (“**Promotion Period**”).

2. Eligibility & Benefits

2.1 Supermarket Prosperous Sweep

2.1.1 Standard Chartered MasterCard cardholders who spend BN60 in a single receipt at Participating Outlets during the Promotion Period will be eligible for a chance to participate in the Supermarket Prosperous Sweep.

2.1.2 A ‘Standard Chartered MasterCard Credit Card’ may consist of any of the following types

- MasterCard Standard Credit Card
- MasterCard Gold Credit Card
- Royal Brunei Catering Standard Credit Card
- Royal Brunei Catering Gold Credit Card
- Hua Ho MasterCard Credit Card

2.1.3 Participating Outlets mean any of the following:

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

2.1.4 Any transactions reversal will be excluded from this Promotion.

2.1.5 Subject to these Terms and Conditions, six (6) winners will be selected based on their cumulative number of chances by a computerised system from the pool of eligible entries on the draw date. These winners will be contacted two (2) weeks after the end of the Promotion Period to attend the Supermarket Prosperous Sweep event at Hua Ho Manggis Mall Supermarket.

2.1.6 Winners will be notified of the date of the event by SMS and/or telephone at their phone numbers in our records only.

2.1.7 All winners must be present at the event in order to be eligible to participate. Alternatively, they may appoint a representative to participate on their behalf by providing a letter of authorisation and a copy of their Identification Document. Failure to be present will result in the winner forfeiting the prize.

2.1.8 The six (6) winners will have up to two (2) minutes to select their items and carry them to the cashier counter after which the items will be scanned and totalled up.

2.1.9 Each winner may only have a maximum quantity of six (6) for each item.

2.1.10 Each winner may only walk away with up to BND600 worth of supermarket items. Should the total amount exceed the allowed maximum, the winner may have the option to pay for the excess or return the item accordingly.

2.1.11 The winning supermarket items are non-transferable, non-exchangeable and non-redeemable for cash or any other prizes and other items in part or in whole.

2.1.12 Standard Chartered Bank reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified. The winners must have a valid Standard Chartered Bank MasterCard Credit Card at point of winning in order to qualify for the prizes.

- 2.1.13 Standard Chartered Bank shall not accept any responsibility for the services and products offered by the Participating Outlets. The services and products are the responsibility of the Participating Outlets and are subject to their terms and conditions.
- 2.1.14 Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for the Supermarket Prosperous Sweep.
- 2.2 Additional Credit Card Reward Points
- 2.2.1 Standard Chartered Hua Ho MasterCard cardholders who spend at the Participating Outlets during the Promotion Period will also receive six (6) times the reward points for their purchases.
- 2.2.2 The additional reward points are capped at 6,000 reward points per cardholder.
- 2.2.3 For the purposes of the additional reward points, the accumulative spend by the basic and supplementary cardholder will be combined.
- 2.2.4 The additional reward points will be credited to the customer's card account the following month after the Promotion Period. The eligible cards must be valid in order for the points to be credit accordingly.
- 2.2.5 The points are non-transferable.
- 2.2.6 Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are eligible for the additional reward points.

3. Banking Agreement

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

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.