

Progresif Bill and Prepaid Lucky Draw (“ t h i s P r o m o t i o n ”) T e r m s a n d C o n d i t i o n s (“ t h e s e T e r m s a n d C o n d i t i o n s ”) :

1. Term

1.1 This Promotion is valid during the following periods (“Promotion Period”):

23rd to 30th November 2017

23rd to 31st December 2017

24th to 31st January 2018

2 Eligibility & Benefits

2.1 Lucky Draw

2.1.1 Every BND50 spent using Standard Chartered Credit or Debit Card during the Promotion Period at Progresif outlets for postpaid bills or prepaid mobile top-ups will earn the cardholder lucky draw chances at monthly draws.

2.1.2 Lucky draw chances will also apply to purchase of Progresif prepaid mobile top-ups via www.mybillpayment.biz and all purchases made at Progresif outlets for mobile phones during the Promotion Period.

2.1.3 The monthly Lucky Draw Prizes are as follows:

Winner	November 2017 Prizes	December 2017 Prizes	January 2018 Prizes
Top	Huawei Y7 Prime	Oppo A77	Huawei Y7 Prime
Consolation (x10)	BND30 off the next bill for Postpaid subscriber Or BND30 credited to account for Prepaid subscriber		

2.1.4 Subject to these Terms and Conditions, eleven (11) winners will be selected electronically the following month after the end of each Promotion Period. The random selection will be made by a computerised system from the pool of eligible entries on the respective draw date.

2.1.5 Winners for each monthly Lucky Draw will be notified by SMS and/or telephone at their phone numbers in our records only.

2.1.6 Where the consolation winner is a Progresif Postpaid subscriber then the winner shall enjoy BND30 off their next bill.

2.1.7 Where the consolation winner is a Progresif Prepaid subscriber then the winner shall enjoy BND30 credited to their mobile account the following month.

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

2.1.9 Each cardholder may only win once in each Promotion Period. In the event, a cardholder’s entry is drawn more than once, there will be a redraw.

2.1.10 Standard Chartered Bank reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.

- 2.1.11 Any transaction reversal will be excluded from this Promotion.
- 2.1.12 Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for the Lucky Draw.
- 2.1.13 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Progresif Cellular Sdn Bhd. The services and products are the responsibility of Progresif Cellular Sdn Bhd and are subject to their terms and conditions.
- 2.1.14 Double Reward Points
- 2.1.15 Standard Chartered Credit Card members will enjoy double reward points for payment of Progresif Postpaid bills, Prepaid Top-up or purchase of mobile phones at Progresif outlets only during the Promotion Period.
- 2.1.16 Standard Chartered Credit Card members will also enjoy this offer when they purchase the Progresif Prepaid Top-up via www.mybillpayment.biz
- 2.1.17 The additional points will be credited to eligible card members the following month.
- 2.1.18 Any transaction reversal will result in the reversal of the points.
- 2.1.19 Standard Chartered Credit Card members are eligible to participate in both the Lucky Draw and Double Reward Points.
- 2.1.20 0% EasyPay Instalment Plan
- 2.1.21 Standard Chartered credit cardholders who make any purchase using their credit card at Progresif outlets during the Promotion Period will enjoy the following when converting the purchase into a 0% EasyPay Instalment Plan:

Minimum amount in a single receipt	Tenor	One-time Processing fee
\$300	6 months	Free
>\$300	12 months	1%
> \$3000	18 months/24 months	3%

- 2.1.20 The processing fee is applicable for up to 30 days from date of purchase.

3 Banking & Merchant's Agreement

- 3.1 This Promotion is governed and subject to 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.

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.