

Regular Savings Plan and Smart Saver Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 1 March 2018 and ends on 15 July 2018, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

2. Eligibility

2.1 This Promotion is open to all eligible Standard Chartered Securities (B) Sdn Bhd clients who invest in a Unit Trust in the form of Regular Savings Plan or Smart Saver Plan with a minimum monthly contribution of BND200 for at least 2 years (“Qualifying Transactions”) during the Promotion Period.

2.2 You will receive the following offers when you perform the Qualifying Transactions:

- 60% discount on the prevailing sales charge for Regular Savings Plan
- 60% discount on the prevailing set up fee for Smart Saver Plan

2.3 If your investment amount is in a currency other than the currency of Brunei Darussalam, we shall use a rate which we consider reasonably appropriate for the purpose of calculating its equivalent in BND.

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, Current/Cheque/Savings Account and Fixed Deposit Terms, Investment Product Terms and Conditions and any other documents forming our banking agreement.

4 General

4.1 Participation in the Promotion is deemed express consent to disclosure of your personal particulars to any person or entity involved in organising, promoting or conducting the Promotion.

4.2 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.

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

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

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