

Visa Promotion (the “Promotion”) Terms and Conditions (the “Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 15 January to 15 April 2018 (the “Promotion Period”).

2. Eligibility & Benefits

2.1 Annual Fee Waiver and Signup Premium

2.1.1 Applicants of Standard Chartered Infinite, Platinum and Gold Credit Cards who applied for and whose applications are approved during the Promotion Period (“Successful Applicants”) will be entitled to a 3-year annual fee waiver. The annual fee waiver offered in this Promotion is applicable to a basic cardholder who has not held a valid Standard Chartered Credit Card for at least 12 months prior to the application.

2.1.2 The annual fee waiver is also applicable to the first supplementary cardholder should the application be completed concurrently with the basic cardholder.

2.1.3 Successful Applicants will also receive a set of Visa 2018 FIFA World Cup Russia Merchandise and Credit Card Reward Points (“the Premiums”). The Premiums are limited to the basic credit cardholder only and dependent on the highest card type approved as follows:

Highest Approved Card Type	Premium
Visa Infinite	1,500 Reward Points + Adidas 25.5L Backpack & H2go Karma
Visa Platinum	1,200 Reward Points + Adidas Core Performance Relaxed Cap + H2go Karma
Visa Gold	1,000 Reward Points

2.1.4 Should a Successful Applicant apply for more than one card type in the same application, this Successful Applicant will enjoy the 3 year annual fee waiver for each basic card but will be entitled to receive the Premium corresponding to the highest card type only.

2.1.5 In addition to the 3-year annual fee waiver stated in 2.1.1 above, the fee waiver will only apply to the first supplementary card for the highest card type should there be a supplementary card application for more than one card type.

2.1.6 The applicable reward points will be credited to the card account the following month after approval of the credit card. No further notification will be provided upon successful upload of the reward points.

2.1.7 The physical premiums will be provided to successful applicants on a first-come-first serve basis and will be distributed during the delivery of the Standard Chartered credit card. Successful Applicants may choose to pick up their credit card and merchandise at any Standard Chartered branch or have them delivered to the address stated in the credit card application form. Should the premium be unavailable at point of delivery, Successful Applicants will be contacted at a later date for collection upon the premium being available.

2.1.8 In the event the credit card and physical premiums are unsuccessfully delivered to the Successful Applicant at the stated address, the credit card and merchandise will be returned to our branches.

2.1.9 Subject to 2.1.8 above, any physical premiums uncollected from branches within 3 months of card approval will be forfeited.

- 2.1.10 Standard Chartered Bank reserves the right to replace the physical premiums with other premiums of the same value should they become unavailable.
- 2.1.11 Standard Chartered Bank shall not be responsible for the services and products offered or supplied by Participating Partners. The services and products are the responsibility of Participating Partners and are subject to their terms and conditions.
- 2.1.12 Standard Chartered Bank is not an agent of the vendors supplying the goods and services under the Promotion ("Participating Partners").
- 2.1.13 Cancellation within twelve (12) months of the successful application of any Standard Chartered basic credit card issued under the Promotion will result in the value of the Premiums being charged to the cancelled credit card, regardless of whether it was utilised/accepted or not.

2.2 Balance Transfer

- 2.2.1 Customers who successfully apply for the transfer of their credit card outstanding balance from other banks will enjoy 0% interest for 6 months on the transferred balance only.
- 2.2.2 The Promotion is applicable to new and existing Standard Chartered credit cardholders.
- 2.2.3 There must be a minimum balance transfer of BND500 to be eligible for the Promotion.
- 2.2.4 Customers will also enjoy prevailing new credit card promotions if they apply for a new credit card. Should there be any cancellation of their credit cards within 12 months of the balance transfer, then they will be subjected to the value of any Premium received from the new credit card promotion charged back to their card.

2.3 Credit Card Activation Offer

- 2.3.1 Approved Visa Credit Cards applied under this Promotion with a minimum spending of BND100 within the first month of card approval will be granted ten (10) lucky draw chances. Any further chances will be earned based on the spend criteria under 2.5.
- 2.3.2 New to Bank customers of Standard Chartered Bank establishing an Employee Banking Relationship with the bank by opening a Payroll account with a gross salary of BND1,500 and concurrently apply for a new credit card under 2.1 and activate the card as per 2.2.1 will be granted twenty (20) lucky draw chances. Any further chances will be earned based on the spend criteria under 2.5.
- 2.3.3 For customers enjoying chances under 2.3.2, the additional lucky draw chances will only avail if salary is sighted in the account before 30 April 2018.

2.4 0% EasyPay Instalment Plan Processing Fee Waiver

- 2.4.1 All credit cards approved under this Promotion will enjoy waiver on the processing fee when customers convert their purchases of BND300 and above in a single receipt into a 0% EasyPay Instalment Plan.
- 2.4.2 This processing fee waiver is applicable for 0% EasyPay Instalment Plans with tenor of up to 6 months.
- 2.4.3 Applicable purchases must be made during the Promotion Period.
- 2.4.4 The processing fee waiver is applicable for up to 30 days from date of purchase.

2.5 Visa Card Spend Lucky Draw

2.5.1 A minimum accumulated credit or debit card spend must be achieved for each month in order for the transactions of that month to qualify for the lucky draw as follows:

Card type	Minimum Monthly Spend Requirement (BND)
Visa Credit	1000
Visa Debit	300

2.5.2 Every BND50 spent from the qualifying card is equivalent to one lucky draw (1) in the monthly draws and at the final draw at the end of the Promotion Period.

2.5.3 This is applicable to all valid Standard Chartered Bank Visa Cardholders issued in Brunei.

2.5.4 For the purposes of the lucky draw, the accumulative spend by the basic and supplementary cardholder will be combined.

2.5.5 Customers may have all their card spends entered into the lucky draw so long as those cards meet the minimum monthly spend requirement.

2.5.6 Retail spending and cash advance will qualify for this Promotion.

2.5.7 For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at a rate we reasonably consider appropriate.

2.5.8 Any transaction reversal will be excluded from this Promotion.

2.5.9 Subject to these Terms and Conditions, five (5) winners will be selected the following month for each monthly draw period. The monthly draw periods are as follows:

- i) 15 January to 15 February 2018
- ii) 16 February to 15 March 2018
- iii) 16 March to 15 April 2018

2.5.10 The selection will be made based on their cumulative number of chances for each draw periods by a computerised system from the pool of eligible entries on the draw date.

2.5.11 Monthly draw prizes are as follows:

Winner	Lucky Draw Prizes	Number of Winners
Top	VIVO V7	1x
Consolation	BND100 Adidas Voucher	4x

2.5.12 Each winner may only win once for each monthly draw. In the event the same winner is drawn in the following month, a redraw shall be performed. Notwithstanding this condition, all winners' chances will still be entered into the Grand Draw.

2.5.13 Subject to these Terms and Conditions, five (5) potential winners will be selected and contacted two (2) weeks after the end of the Promotion Period to attend the Grand Draw event at which a Grand Prize winner will be determined. The selection will be made based on their cumulative number of chances over the Promotion Period by a computerised system from the pool of eligible entries on the draw date.

2.2.14 Potential winners for the Grand Draw will be notified of the date of the Grand Draw by SMS and/or telephone at their phone numbers in our records only.

2.2.11 Draw prizes are as follows:

Winner	Lucky Draw Prizes	Number of Winners
Grand	4-night package to 2018 FIFA World Cup Russia Semi-Finals Match for 2 persons	1x
2 nd Prize	65" UHD TV	1x
Consolation	VIVO V7 +	3x

2.2.12 All potential winners must be present at the Grand Draw event in order to be eligible to win the Grand Prize.

2.2.13 The Grand prize package includes:

- i) Return air tickets to Russia for 2 persons
- ii) 4-night deluxe accommodations with daily breakfast
- iii) FIFA Cat 1 Match ticket with Pre-Match hospitality at the Semi-Finals match
- iv) All scheduled ground transportation
- v) Amenity/Gift items
- vi) Group Activity/Tour
- vii) Visa Prepaid product
- viii) Visa Events Team support onsite

2.2.14 The air tickets will be arranged with an appointed travel agent of the bank's choosing whereby the Grand Prize winner will have to visit the travel agent to finalise the travel details. Details of the appointed travel agent will be provided to the Grand Prize winner during the Grand Draw event.

2.2.15 The Grand Prize package does not include:

- i) Meals, events and/or activities outside the program itinerary
- ii) Visa arrangements for Russia
- iii) Hotel incidentals
- iv) Any applicable taxes
- v) Any other arrangements made with the appointed travel agent

2.2.16 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.

2.2.17 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 Visa card at point of winning in order to qualify for the prizes.

2.2.18 Standard Chartered Bank makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the prizes.

2.2.19 Standard Chartered Bank will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from the winner's utilisation of the prizes.

2.2.20 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Participating Partners. The services and products are the responsibility of Participating Partners and are subject to their terms and conditions.

2.2.21 Employees of Standard Chartered Brunei and Standard Chartered Securities (B) Sdn Bhd are not eligible for the Visa Spend Lucky Draw.

3. General

- 3.1 We may vary, modify, delete or add to the 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.
- 3.2 We may substitute benefits offered under the Promotion with other benefits of a similar value at any time, without prior notice and without requiring us to give any reason for doing so.
- 3.3 We may cancel or withdraw this Promotion at any time, without prior notice and without requiring us to give any reason for doing so.
- 3.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.