

Ramadhan Dining Reward Points (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion is applicable on the following dates (“**Promotion Period**”):

- 1 to 3 June 2018
- 8 to 10 June 2018

2. Eligibility & Benefits

2.1 Standard Chartered Credit cardholders who spend a minimum of BND60 in a single receipt at any local dining outlets in Brunei Darussalam will be eligible for 60x reward points.

2.2 Local dining outlets categorised by Visa or Mastercard under the Merchant Category Code (“MCC”) 5812 and/or 5814 will be recognised for this Promotion. In addition, spend at the Radisson Hotel, Brunei and The Empire Hotel and Country Club will also be included.

2.3 MCC 5812 is used to classify business for eating places and restaurants.

2.4 MCC 5814 is used to classify business for fast food restaurants.

2.5 The additional reward points is capped at 1,000 reward points per cardholder throughout the Promotion Period and will be credited back to the highest card type in July 2018.

2.6 Any transactions reversal will be excluded from this Promotion and should there be any reversals after the credit of additional points, then the bank reserves the right to debit the additional points accordingly.

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

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.