

Year End Cards Special Promotion (the “Promotion”) Terms and Conditions (the “Terms and Conditions”):

1. Term

1.1 This Promotion is valid from 15 September to 31 December 2017 (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 vouchers or Royal Skies Air Miles (“the Premiums”) whereby the selection must be made at point of card application and may not be amended once submitted. 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 Choice
Visa Infinite	Voucher worth BND120 Or 8,000 Royal Skies Air Miles
Visa Platinum	Voucher worth BND100 Or 5,000 Royal Skies Air Miles
Gold	Voucher worth BND60 Or 3,000 Royal Skies Air Miles

2.1.4 The vouchers may be utilized at any of the following Participating Partners:

- Supasave (Mabohai, Beribi and Seria)
- Under Armour (Kiulap)
- Pondok Sari Wangi Restaurant (Jerudong Park, Gadong, Citis Square and Sengkurong)
- QQ eStore (Kiulap)

2.1.5 Should a Successful Applicant select Royal Skies Air Miles, they must ensure that their Royal Skies account number is provided at point of application. Failure to do so may result in a delay in crediting of the air miles to their Royal Skies account. The relevant points will be credited to their Royal Skies account the following month after approval of the credit card. No further notification will be provided upon successful upload of the air miles. Royal Skies Air Miles may only be credited to the Successful Applicant’s own Royal Skies membership.

2.1.6 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.

2.1.7 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.

2.1.8 Where vouchers have been selected as the preferred Premium choice, they will be distributed to the Successful Applicant during delivery of the Standard Chartered credit card. Successful Applicants may choose to pick up

their credit card and vouchers at any Standard Chartered branch or have them delivered to the address stated in the credit card application form.

- 2.1.9 In the event the credit card and voucher are unsuccessfully delivered to the Successful Applicant at the stated address, the credit card and voucher will be returned to our branches.
- 2.1.10 Subject to 2.1.9 above, any vouchers uncollected from branches within 3 months of card approval will be forfeited.
- 2.1.11 Standard Chartered Bank shall not be responsible for the services and products offered or supplied by Participating Partners or Royal Skies. The services and products are the responsibility of Participating Partners or Royal Skies and are subject to their terms and conditions.
- 2.1.12 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 voucher or air miles being charged to the cancelled credit card, regardless of whether it was utilised or not.

2.2 Year End Spend

- 2.2.1 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
MasterCard	1000

- 2.2.2 Every BND50 spend from the qualifying card is equivalent to one (1) chance at the final draw at the end of the Promotion Period and will have a multiplier depending on the card type as follows:

Card type	No. of Chances
Visa Credit	5x
Visa Debit	3x
MasterCard	1x

- 2.2.3 In addition, new cards approved during the Promotion Period will receive a guaranteed one (1) chance per cardholder irrespective of the number of cards applied during the Promotion Period.
- 2.2.4 For the purpose of the lucky draw, the accumulative spend by the basic and supplementary cardholder will be combined.
- 2.2.5 Customers may have all their card spends entered into the lucky draw so long as those cards meet the minimum monthly spend requirement.
- 2.2.6 Retail spending and cash advance will qualify for this Promotion.
- 2.2.7 For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at a rate we reasonably consider appropriate.
- 2.2.8 Any transaction reversal will be excluded from this Promotion.
- 2.2.9 Subject to these Terms and Conditions, ten (10) 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.
- 2.2.10 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	1,000,000 Royal Skies Air Miles	1x
Consolation	100,000 Royal Skies Air Miles	10x

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 All potential winners must have an active Royal Skies membership in order for the prizes to be credited to their account or register for one at the Grand Draw event.

2.2.14 The lucky draw prizes will be credited to the winners' Royal Skies membership within 30 working days from the Grand Draw event day.

2.2.15 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.

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

2.2.17 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.

2.2.18 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.

2.2.19 Standard Chartered Bank shall not accept any responsibility for the services and products offered by Royal Skies. The services and products are the responsibility of Freme Travel Services Sdn Bhd and are subject to their terms and conditions.

3. Balance Transfer

3.1 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.

3.2 The Promotion is applicable to new and existing Standard Chartered credit cardholders.

3.3 There must be a minimum balance transfer of BND500 to be eligible for the Promotion.

3.4 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 gift or reward received from the new credit card promotion charged back to their card

4. General

4.1 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.

4.2 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.

4.3 We may cancel or withdraw this Promotion at any time, without prior notice and without requiring us to give any reason for doing so.

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