

## 'Grand Sale' Personal Loan Repayment Holiday Campaign Terms and Conditions

The 'Grand Sale' Personal Loan Repayment Holiday Campaign (the Campaign) will run from 28<sup>th</sup> August to 11<sup>th</sup> October 2017 (the Campaign period)

### Eligibility

You qualify to participate in the Campaign if you meet all of the following criteria:

- (a) You are 18 (eighteen) years of age or older;
- (b) You are a salaried employee earning in either Kenya Shillings or United States Dollars (you will be required to provide a copy of your payslip)
- (c) The Personal Loan for which you have applied with Standard Chartered Bank does not exceed Kes 7,000,000/=
- (d) You are a new or existing Standard Chartered Bank customer who applies and qualifies for a Personal Loan [Loan Top Up, New to product or New to Bank]
- (e) You meet the requirements of the Banks credit policies

### General Terms

All Personal Loan applications will be subject to approval by the Banks approving authorities. The Banks decision will be communicated to you.

The repayment start date for all Personal Loans obtained during the campaign period will be adjusted upwards by a period of 30 days from the dates that would have been set as the repayment dates subject to a maximum adjustment of 60 days.

You will qualify for the repayment holiday once you have satisfied the eligibility criteria, your loan application is approved and funds credited into your account.

Successful Personal Loan applicants will enjoy flexible repayment periods of up to 72 months.

We reserve the right to amend, reduce or extend at any time the start or end dates of the campaign period.

The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with your participation in this Campaign (whether due to negligence or otherwise).

### Mechanics/Mode of Participation

Apply for a Personal Loan of up to a maximum of Kes 7,000,000 with us through any of our available channels including through any of our Branches or our mobile agents.

We reserve the right to terminate this campaign. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.

In the event of a dispute, our decision will be final and binding on all aspects of this campaign and no correspondence will be entered into.

By participating in this campaign, you agree to be bound by these terms and conditions which will also apply to all other information relating to it and to any promotional or advertising material that is published.

The 'Grand Sale' Personal Loan Repayment Holiday Campaign terms and conditions are supplementary to Standard Chartered Bank's Standard Terms and Conditions applicable to the advertised products ("Standard Terms"). In the event there is any conflict between the 'Grand Sale' campaign terms and the Standard Terms, the Standard Terms shall apply.