

December 2015 Credit Card Campaign Terms and Conditions

This promotion is only valid for products denominated in Naira and valid during the campaign period of December 16th and January 31st (hereinafter referred to as the campaign period).

This promotion is open to both new and existing Standard Chartered Clients. The promotion is not open to Standard Chartered Bank staff and any of the suppliers engaged in this promotion.

There are no draws for this promotion. Clients are eligible to participate in the campaign if they fulfil the following conditions:

- Only transactions carried out either through POS or internet will qualify for selection;
- The first 30 clients to spend with their credit cards every week will receive N2,000 worth of airtime each;
- The first 20 clients with the most frequent use of their credit cards every week via POS and Internet will receive gift voucher each to either shop, attend a special event or enjoy dinner at a premium restaurant;
- Clients that made the 50th, 100th, 200th, 500th and 1,000th transactions will enjoy a weekend getaway experience worth N200,000 each with a partner at a luxury hotel in Lagos, Abuja or Port Harcourt.

Prizes will be collected in line with the procedure below:

- The mobile numbers of clients who win airtime will be credited directly.
- Clients are required to collect vouchers in person with valid ID either at the Bank's Head Office or its nearest branch.
- Clients can nominate a proxy to receive the voucher or enjoy the weekend getaway experience but we will require a signed authorisation letter nominating the proxy(ies) to pick the voucher or enjoy the offer on their behalf. The proxy(ies) will be required to present a valid Identification Document as advised in the authorisation letter.
- Prizes cannot be substituted for cash rewards.

These Credit Campaign Terms and Conditions ("Credit Card Terms") 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 Credit Card Terms and the Standard Terms, the Standard Terms shall prevail.