

Standard Chartered Liverpool FC Hospitality 2016 Promotion Terms and Conditions

1. This Standard Chartered Liverpool FC Hospitality 2016 Promotion (“**Promotion**”) is organised by Standard Chartered Bank (Singapore) Limited (“**Bank**”) in conjunction with Liverpool FC (“**LFC**”).
2. This Promotion comprises of the following:
 - a. The “Standard Chartered Liverpool FC Hospitality 2016 Spend and Redeem” Promotion (the “**Spend & Redeem Promotion**”); and
 - b. The “Standard Chartered Liverpool FC Hospitality 2016 Lucky Draw” Promotion (the “**Lucky Draw**”).

The Spend & Redeem Promotion

3. The Spend & Redeem Promotion is valid from 31 October 2016 to 6 November 2016 (both dates inclusive) (“**Spend & Redeem Promotion Period**”).
4. The Spend & Redeem Promotion is open to all cardholders of Standard Chartered credit card(s) issued by the Bank (“**Cards**”). If your Card account is suspended, cancelled or terminated for any reason during the Spend & Redeem Promotion Period, you shall not be eligible for the Spend & Redeem Promotion.
5. To qualify for the Spend & Redeem Promotion, you must charge a minimum of \$120 (“**Minimum Spend**”) on your Card during the Spend & Redeem Promotion Period at any merchant outlet at Suntec City, 3 Temasek Boulevard Singapore 038983 (“**Event Venue**”). If you meet the Minimum Spend, you shall be entitled to redeem one Travel Adaptor (“**Gift**”) for every \$120 charged on your Card during the Spend & Redeem Promotion Period at any merchant outlet at the Event Venue. You can redeem a maximum of three (3) Gifts per day.
6. All Gifts shall be redeemed at the Bank’s booth at the Event Venue. There is a maximum of 140 Gifts to be redeemed per day and redemption is on a while-stocks-last and first-come-first-served basis. The Gifts are strictly non-exchangeable for cash or credit or otherwise.
7. For redemption of the Gift, you must present (a) the Card on which the Minimum Spend is charged, and (b) the corresponding charge slips and merchant receipts, at the Bank’s booth at the Event Venue. You may also be requested to produce his/her identification document for verification, if necessary. All Gifts must be redeemed on the same day as the date on which the Minimum Spend is satisfied.
8. Only amounts charged on your Card at the merchant outlets at the Event Venue will be taken into consideration for the purposes of calculating the Minimum Spend. Each charge slip can only be used once under the Spend & Redemption Promotion regardless of the transaction amount stated in the charge slip. A maximum of three charge slips in total may be combined per day and such combining of charge slips is allowed if and only if the charge slips relate to the same Card and from transactions transacted within the same day.

9. All Gifts must be examined for defect on the same day at the time of redemption. No exchange or return request will be entertained the following day or after the Event Period.

Lucky Draw

Qualifying criteria

10. You can participate in the Lucky Draw by:
 - (a) Submitting an Application pursuant to clauses 12 to 16 below; and/or
 - (b) Fulfilling the Qualifying Spend pursuant to clauses 17 to 18 below.
11. A person who is (i) an employee of the Bank or its subsidiaries, (ii) an employee of Standard Chartered Bank, Singapore Branch, or (iii) involved in organizing or administering the Lucky Draw, at any point up to the date of Notification (as defined in paragraph 23 below), is not eligible to participate in the Lucky Draw.

Submitting an Application

12. Subject to clause 11, you can participate in the Lucky Draw by successfully applying for two (2) credit cards offered by the Bank. Your application (the “**Application**”) must be submitted to the Bank (i) using one of the envelopes provided at the LFC World Roadshow (“**Event**”) at the West Atrium of the Event Venue during 31 October 2016 to 6 November 2016 and (ii) mailing your completed application form (together with relevant supporting documents) to the Bank at 9 Changi Business Park Crescent, Singapore 486005, during the period between 31 October 2016 and 30 November 2016 (both dates inclusive) (“**Promotion Period**”). Your application must in any event be received and approved by the Bank on or before 30 November in order for you to stand one (1) chance (“**Chance**”) to win the Prize(s) (as defined in Clauses 19 and 20 below), provided always that you satisfy all the qualifying criteria set out in these terms and conditions.
13. For the avoidance of doubt, if your Application is received by the Bank after the Promotion Period, you will not be eligible for the Lucky Draw. If your Application is received but not approved during the Promotion Period for any reason whatsoever (including but not limited to an incomplete application form or incomplete supporting documents), you will not be eligible for the Lucky Draw.
14. You are limited to only one (1) chance for the Lucky Draw, even if you apply for more than two (2) credit cards offered by the Bank.
15. Your 2 new credit cards must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and

satisfactory manner at all times, including the time of issuance and/or redemption of the Prizes, as determined by the Bank in its sole and absolute discretion.

16. Your eligibility to participate in the Lucky Draw is subject to the Bank's review (at the Bank's sole and absolute discretion) and final approval of your 2 credit card applications. You will not be eligible for the Lucky Draw if the Bank withdraws its approval at any point in time up to the date of Notification (and the Bank shall not be obliged to disclose its reason).

Fulfilling the Qualifying Spend

17. Subject to clause 11, every \$120 charged on your Card for the Spend & Redeem Promotion, you will earn one (1) chance to participate in the Lucky Draw.
18. You are limited to a maximum of three (3) chances per day.

Lucky Draw Prizes

19. A total of 5 winners ("**Winners**") will be selected pursuant to the Lucky Draw. Each Winner will win an autographed LFC jersey ("**Prize Jersey**") worth S\$100.
20. One of the 5 Winners will also win a package for a trip for two (the "**Top Prize**") to Anfield, Liverpool, England ("**Anfield**") worth US\$6,000 in total, consisting of:
 - (i) Two (2) economy class return flight tickets to the United Kingdom (Manchester), and airport transfer from the United Kingdom (Manchester) to Accommodation in Liverpool as stipulated at Clause 20(iii) below;
 - (ii) Two (2) general admission tickets with pre-determined seat numbers and premium lounge hospitality to watch the match between LFC and Arsenal FC (the "**LFC vs AFC Match**") that is presently scheduled to be held at Anfield, Liverpool, England on 4 March 2017 (Saturday). The Winner shall accept and acknowledge that the LFC vs AFC Match may be subject to rescheduling or cancellation. In the event of a rescheduling of the date of the LFC vs AFC Match or cancellation of the LFC vs AFC Match, the Bank will notify the Winner and the Bank shall not be liable or responsible for any additional expenditure or expenses that may be incurred by the Winner due to the rescheduling or cancellation of the LFC vs AFC Match.
 - (iii) Accommodation for two for three (3) day stay in a suitable location to be determined at the sole and absolute discretion of the Bank ("**Accommodation**"); and
 - (iv) A tour of Anfield Stadium.

(The above prizes stated above at Clauses 19 and 20 will collectively be referred to as the "**Prizes**", and each a "**Prize**".)

21. The Lucky Draw will be conducted on 20 January 2017 at a venue determined by the Bank at its sole and absolute discretion.
22. The Winners will be randomly selected by an automated computerised system and verified by an external auditor. We reserve the discretion to change the Lucky Draw mechanics without giving prior notice or reason (and the Bank shall not be obliged to disclose its reason). We may appoint any independent party as we deem fit as the external auditor for the Lucky Draw.
23. Winners will be notified by the Bank on or before 3 February 2017 or on a date determined by the Bank at its sole and absolute discretion (“**Announcement Date**”), via ordinary mail to the respective Winners’ mailing address last registered and/or updated with the Bank (“**Notification**”).
24. In addition, the Bank will contact the winner of the Top Prize within two (2) weeks from the Announcement Date to collect any further details required and/or otherwise to facilitate the processing of the Top Prize. The winner of the Top Prize shall be solely responsible for furnishing such details. The Top Prize is non-transferable and non-assignable once such details are confirmed, and/or otherwise furnished by the winner of the Top Prize.
25. The Winners shall collect their Prize Jerseys no later than four (4) weeks from the Announcement Date in accordance with the procedure stipulated in the Notification, unless otherwise notified by the Bank. The winner of the Top Prize shall strictly comply with any directions given by the Bank in relation to the collection of the Top Prize.
26. The Prizes are on an “as it is” basis; and each Winner is limited to a maximum of one (1) Prize for the Lucky Draw (excluding the winner of the Top Prize). Prizes are non-transferable, non-assignable, non-exchangeable and non-redeemable for cash. Save as set out herein, the Bank will not be liable or responsible for any additional expenditure that are incurred by the Winners. Any additional expenses shall be solely borne by the Winners.
27. The Winner of the Top Prize is solely responsible for obtaining all necessary travel documentation including, without limitation, passports and visas for himself/herself and any companion. Insurance, including travel insurance, is not included in the Top Prize. All other expenses (including, without limitation, taxes, fees, gratuities and other expenses) incurred in addition to the value of the Prizes expressly set out in Clauses 10 and 11 are at the sole expense of the Winner and his/her companion. The Bank and/or LFC is not responsible for any consequences, including but not limited to costs incurred, if the Winner’s and/or his/her companion is unable to travel overseas to attend the LFC vs AFC Match, whether by reason of their failure to obtain the necessary visa or otherwise.
28. Access to Anfield for the LFC vs AFC Match held at the Anfield, Liverpool, England on 4 March 2017 (Saturday) (or such other rescheduled date) will be subject to LFC’s Ticketing Terms and Conditions.

29. The Bank reserves the right (and the Bank shall not be obliged to disclose its reason), at its sole and absolute discretion, to disqualify the Winners (as defined above) following Notification, if the Winners are determined to be ineligible for any reason whatsoever, including a breach of any provision of these Terms and Conditions. All decisions of the Bank are final and binding, and no objection, challenge, appeal or correspondence on any grounds will be entertained (and the Bank shall not be obliged to disclose its reason).

Promotional Events and Collection of Personal Information

30. By accepting any Prize, the Winner agrees that the Bank may use the winner's name and photo for advertising and promotional purposes without further consideration:
- (a) in any major newspaper in Singapore;
 - (b) over the air via radio shows in Singapore;
 - (c) on television screens at selected marketing locations in Singapore;
 - (d) on the websites of the Bank; and
 - (e) on any social media channels including but not limited to Facebook, Twitter and Instagram.
31. Notwithstanding the above, the Bank is under no obligation to disclose the identity of the winners or to publish the same for any reason whatsoever at any point of time.
32. Furthermore, winners may be invited to participate in public relations events to generate press coverage for the Lucky Draw, including but not limited to prize-giving ceremonies, press conferences, and interviews.

General

33. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
34. By participating in this Promotion, the Lucky Draw and/or otherwise signing up for any of the banking products and services offered by the Bank in Singapore:
- (a) you agree to be bound by these terms and conditions and any other terms and conditions that govern your banking relationship with the Bank and/or otherwise applicable to the products and services provided by the Bank to you, copies of which are available at the Bank's website at sc.com/sg (collectively, the "**Terms and Conditions**"); and
 - (b) you consent to the Bank's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any

relevant third party, of your personal data and/or information provided to the Bank, including but not limited to, for the purposes of administering, organising and promoting the Lucky Draw, or otherwise for purposes relating to the Lucky Draw; and you further consent and acknowledge that your personal data and/or information (i) will also be processed in line with the Bank's privacy statement available at [sc.com/sg/privacy](https://www.sc.com/sg/privacy); and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to you from time to time.

35. Prizes or Gifts may be forfeitable at the sole and absolute discretion of the Bank if the Prizes or Gifts are not collected in time or at all. Upon the exercise of such discretion by the Bank, the winner shall forfeit all rights and entitlement to any Prize or Gift. All decisions of the Bank are final and binding, and no objection, challenge, appeal or correspondence on any grounds will be entertained (and the Bank shall not be obliged to disclose its reason).
36. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prizes or Gifts. The Bank is not an agent of LFC or the merchants supplying the Prizes or Gifts. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes or Gifts and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes or Gifts. Any dispute about the quality, value, condition or performance of the Prizes or Gifts shall be resolved by the Winners directly with the respective merchants. The Bank reserves the right to replace or substitute the Prize or Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
37. The Bank reserves the right to replace or substitute any Prize or Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
38. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of a Prize or Gift, or participation in the Promotion, or otherwise.
39. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including your eligibility and the applicable criteria. The Bank's determination of all matters relating to this Promotion (including but not limited to your eligibility to participate in the Promotion) shall be final, conclusive and binding and, no no objection, challenge, appeal or correspondence on any grounds will be entertained (and the Bank shall not be obliged to disclose its reason).

40. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.
41. The Bank reserves the right to vary, modify, add, delete or otherwise revise any of these terms and conditions, or to terminate, withdraw the Promotion, or to extend or shorten the Promotion Period, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
42. These terms and conditions are to be read in conjunction with the Bank's Customer Terms, Credit Card Terms, and the relevant products and/or programme terms (collectively, "**Other Terms**"). If there are any inconsistencies between these terms and the Other Terms, these terms prevail only to the extent of such inconsistencies.
43. These Terms and Conditions are governed by and construed in accordance with the laws of the Republic of Singapore and the participants agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
44. Our decision in all matters arising out of or in connection with the Promotion is final and conclusive and the Bank has the sole and absolute discretion to not entertain any correspondence in relation to the Promotion.
45. All information is accurate as at the time of publication.