

Terms and Conditions

“Receive Gold with Your VND Term Deposit Placement with Standard Chartered Bank” Campaign

The “Receive Gold with Your VND Term Deposit Placement with Standard Chartered Bank” (the “Campaign”) is applicable for eligible customers of Standard Chartered Bank (Vietnam) Limited (the “Bank”) with the following terms and conditions:

1. Campaign period and location

The Campaign will start from 23 January 2018 to 30 April 2018, both days inclusive (the “Campaign Period”) OR until the total reward reach the maximum value of VND 3,400,000,000, whichever date is earlier. The Campaign shall be promoted within Ho Chi Minh City and Hanoi City during campaign period.

2. Eligible Customers

All new customers who open i) current account, ii) Priority Platinum Debit card, and iii) VND term deposit account with 6-month tenor OR 12- month tenor at the Bank during the Campaign Period. (Hereinafter referred to as “Customer”).

3. Applicable Product and Currency

6-month OR 12-month tenor Term Deposit in VND

4. Campaign Details

4.1 Customer shall receive PNJ gold vouchers, as followed:

4.1.1 Applicable in Ho Chi Minh City (from 23 January 2018 to 08 March 2018) AND in Hanoi (from 23 January 2018 to 12 March 2018):

- (i) For term deposit placed with 6-month tenor in this period, Customer shall receive PNJ gold voucher equivalent to 6 x 1/10 tael of gold for each full VND 2 billion deposited during the Campaign Period;
- (ii) For term deposit placed with 12-month tenor in this period, Customer shall receive PNJ gold voucher(s) equivalent to 12x 1/10 tael of gold for each full VND 2 billion deposited during the Campaign Period.
- (iii) The maximum total deposited amount eligible for the reward is full VND 4 billion. This means that if Customers deposit more than VND 4 billion for one term deposit or more, the difference between total deposited amount and VND 4 billion shall not be counted for rewarding.

Illustration

| Deposit Amount (VND) | Tenor (month) | Reward (in 1/10 tael of gold) |
|----------------------|---------------|-------------------------------|
| 800,000,000 | 4 | 0 |
| 1,000,000,000 | 6 | 0 |
| 3,000,000,000 | 6 | 6 |
| 4,800,000,000 | 8 | 0 |
| 3,000,000,000 | 12 | 12 |
| 7,500,000,000 | 12 | 24 |
| 10,000,000,000 | 13 | 0 |

4.1.2 Applicable in Ho Chi Minh City (from 09 March 2018 to 30 April 2018) AND in Hanoi (from 13 March 2018 to 30 April 2018):

- (i) For term deposit placed with 6-month tenor in this period, Customer shall receive PNJ gold voucher equivalent to 8 x 1/10 tael of gold for each full VND 2 billion deposited during the Campaign Period;
- (ii) For term deposit placed with 12-month tenor in this period, Customer shall receive PNJ gold voucher(s) equivalent to 18x 1/10 tael of gold for each full VND 2 billion deposited during the Campaign Period.
- (iii) The maximum total deposited amount eligible for the reward is full VND 4 billion. This means that if Customers deposit more than VND 4 billion for one term deposit or more, the difference between total deposited amount and VND 4 billion shall not be counted for rewarding.

Illustration

| Deposit Amount (VND) | Tenor (month) | Reward (in 1/10 tael of gold) |
|----------------------|---------------|-------------------------------|
| 800,000,000 | 4 | 0 |
| 1,000,000,000 | 6 | 0 |
| 3,000,000,000 | 6 | 8 |
| 4,800,000,000 | 8 | 0 |
| 3,000,000,000 | 12 | 18 |
| 7,500,000,000 | 12 | 36 |
| 10,000,000,000 | 13 | 0 |

4.2 Subject to Clause 4.1, reward shall be made based on the value of each term deposit account (not on the aggregate value of Customer's deposit accounts).

4.3 In the event that gold price is increased at the time of reward and the gold value published by PNJ exceeds VND 3,700,000 per 1/10 tael, Customer shall receive the PNJ voucher (redemption as defined on article 5.5) valued at equivalent exchange rate of VND 3,700,000 per 1/10 tael of gold awarded under the Campaign.

4.4 In the event of pre-mature closure, unless otherwise approved by the Bank's discretion, Customer has to pay a compensation fee equivalent to total value of received reward at the time of participation and at an exchange rate of VND 3,700,000 per 1/10 tael of gold (plus applicable tax if any). This amount will be collected at the time of pre-mature closure.

5. Reward Process

5.1 For Customer in Ho Chi Minh city, within three (3) weeks after the Customer successfully opens new term deposit account with the Bank and meets the Terms and Conditions of the Campaign, the Bank will send SMS/email notification to Customer's registered phone number/email address (with the Bank) to inform on the availability of Customer's gold voucher.

5.2 For Customer in Hanoi city, within four (4) weeks after the Customer successfully opens new term deposit account with the Bank and meets the Terms and Conditions of the Campaign, the Bank will send SMS/email notification to Customer's registered phone number/email address (with the Bank) to inform on the availability of Customer's gold voucher.

5.3 Customer will be able to collect PNJ Gold vouchers from the mentioned date in the SMS/Email notification at any of below branches:

- Ho Chi Minh City Branch: 37 Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
- Le Dai Hanh Branch: Ground floor, CDC Building, 25 Le Dai Hanh Street, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi City, Vietnam

5.4 Customer must present the SMS/email notification received from the Bank and valid identical document under the current regulations when collect PNJ Gold vouchers at branches as defined at article 5.2. In case of authorisation, the authorised person must present the original power of attorney and valid identical document prior to receive the voucher.

5.5 Customer's gold voucher will be ready to collect at branches as defined at article 5.2 within 45 days after the Customer successfully opens new term deposit account with the Bank and meets the Terms and Conditions of the Campaign and no later than 30 days since ending date of the Campaign Period at any case.

5.6 PNJ vouchers can be used at the following PNJ branches:

- 5.6.1 PNJ Ben Thanh Outlet, No. 174 – Lê Thánh Tôn Street, Bến Thành Ward, District 1, Ho Chi Minh City, OR
- 5.6.2 PNJ Tan Dinh Outlet, No. 292 – Hai Bà Trưng Street, Tân Định Ward, District 1, Ho Chi Minh City, OR
- 5.6.3 PNJ Cách Mạng Tháng 8 Outlet, No. 132 – Cách Mạng Tháng 8 Street, Ward 10, District 3, Ho Chi Minh City, OR
- 5.6.4 PNJ Bạch Đằng Outlet, No. 358 – Bạch Đằng Street, Ward 14, Bình Thạnh District, Ho Chi Minh City, OR
- 5.6.5 PNJ Xo Viet Nghe Tinh Outlet, No. 60 – Xô Viết Nghệ Tĩnh Street, Ward 19, Bình Thạnh District, Ho Chi Minh City, OR
- 5.6.6 PNJ 159 Phan Dang Luu, 159 Phan Dang Luu Street, Ward 1, Phu Nhuan District, Ho Chi Minh City OR
- 5.6.7 PNJ Centre, 52A-52B Nguyen Van Troi Street, Ward 15, Phu Nhuan District, Ho Chi Minh city OR
- 5.6.8 PNJ Tran Nhan Tong Outlet, 6A Tran Nhan Tong Street, Hai Ba Trung District, Hanoi City OR
- 5.6.9 PNJ Xa Dan Outlet, No. 243 – Xã Đàn Street, Ông Chờ Dừa Ward, Đống Đa District, Hanoi City, OR
- 5.6.10 PNJ Trần Nhân Tông Outlet, No. 6A – Trần Nhân Tông Street, Hai Bà Trưng District, Hanoi City, OR
- 5.6.11 PNJ Cầu Giấy Outlet, No. 334 – Cầu Giấy Street, Cầu Giấy District, Hanoi City.

5.7 The PNJ vouchers are non-transferable and non-changeable. Customer must present legal ID under the current regulations when redeem PNJ vouchers at redemption outlets as defined at article 5.5 of these Terms and Conditions

5.8 The PNJ voucher will be valid until end of 31st July 2018.

6. Other Provisions

6.1 Customer joining this Campaign of the Bank agrees to pay the "Pre-mature withdrawal" fee at the Bank's prevailing tariff and/or the relevant promotion (or compensation) fee in case of pre-mature withdrawal as provided in Clauses 4.4 of these Terms and Conditions. For avoidance of doubt, with respect to the promotion fee, the Bank shall not accept the return of the PNJ voucher that has been given to Customer, but it shall automatically set off such fees against the Customer's term deposit at the time of withdrawal.

6.2 The rewards are the products/services provided by the Banks' suppliers and subject to the terms and conditions of the respective suppliers. Customer is responsible for any and all settlement of all taxes relating to or generating from the reward. The Bank makes no representation as to the quality of the goods and services provided as the reward. Any disputes about the quality of the product or the services should be resolved directly with the respective suppliers.

6.3 The Bank has the right to block the funds transferred to Customer's account in the case of suspicion of any fraudulent activity, money laundering or financial terrorism or related to terrorist organizations or delinquency.

6.4 In order to ensure transparency and integrity of the Campaign, the Bank has the right to advertise number of the awards, winner's names, nationalities and photos as or when required.

6.5 This Campaign shall not be combined with other promotions or offers relating to interest rate, e.g. lending with preferential interest rate. In the event where there's more than one (01) promotion being held for the same product, Customer has the right to choose the promotion which Customer would like to join.

6.6 The Bank reserves the right to vary the Campaign features or substitute any reward with another of a similar value, or change, add, delete any terms of this Campaign at any time without prior notice to the extent permitted by the prevailing laws and regulations.

6.7 These Terms and Conditions are made in English and Vietnamese. In case of any inconsistency between English and Vietnamese versions, the Vietnamese version shall prevail.

6.8 General Terms and Conditions, and any other relevant terms and conditions of the Bank (as amended, supplemented and/or replaced from time to time) shall be appliedⁱ.

Issued by Standard Chartered Bank (Vietnam) Limited

ⁱ Customers please refer to the following links to access to:

- General Terms and Conditions:
www.sc.com/vn/personal-banking/deposits/forms/en/_pdf/tc-standard.pdf
- Other links to relevant Terms and Conditions:
<http://www.sc.com/vn/en/>