

## Terms and Conditions “Receiving travel and gift vouchers when referring Business Banking clients - Member-Get-Member” Programme

The Programme “Receiving travel and gift vouchers when referring Business Banking clients - Member-Get-Member” (the “Programme”) is applicable for Business Banking clients of Standard Chartered Bank (Vietnam) Limited (the “Bank”) with the following terms and conditions:

### 1. Programme period and location

From 1 May 2018 to 31 July 2018, both days inclusive (the “Programme Period”): the Programme shall be promoted within Ho Chi Minh City and Hanoi City during Programme Period.

### 2. Eligible Customers

All Business Banking clients registering with the Bank to participate in the Programme (Hereinafter referred to as “Referrer(s)”).

### 3. Participation

To participate in this Programme:

- Referrer(s) shall register with the Bank to participate the Programme via a referrer form (“Referrer Registration Form”) which will be provided by the Bank. Referrer must sign in the Referrer Form and submit to the Bank to participate in the Program and;
- Referrer(s) shall provide the Bank with full and accurate particulars of Referee(s)’s contact via a referral form (“Referral Form”) as the Bank’s template. To qualify for the Programme, the said Referral Form must be submitted to the Bank no later than 31 July 2018.

### 4. Programme Details

During the Programme period, Referrer(s) who refer new clients (Hereinafter referred to as “Referee(s)”) to the Bank and the Referee(s) satisfy following criteria shall be rewarded with gift and travel vouchers valued as below.

- The Referee(s) must successfully open a new SCB Business account with SCB **and**;
- The Referee(s) must meet at least one of following criteria within three (03) months of the date of account opening:
  - Deposit Fresh Fund<sup>1</sup> into account opened and maintain average Asset Under Management (AUM)<sup>2</sup> of all accounts<sup>3</sup> in a month:

Average values of Fresh Funds	Referrer(s)’s Rewards	The latest day to calculate average AUM
From VND 200 mio or same value in other currency and above	VND 1,000,000	<b>30-Nov-2018</b>

b.2 Conduct foreign exchange transactions (applied to advised deals only)

Transaction Volume	Referrer(s)’s Rewards	The latest day to calculate volume
For each of 70,000 USD with USD-VND deals	VND 2,000,000	<b>30-Nov-2018</b>
For each of 50,000 USD with non USD-VND deals	VND 2,000,000	

<sup>1</sup> Fresh Funds” means funds that do not originate from any existing account with the Bank and have not been (in the case of term deposits) withdrawn and re-deposited within the last 30 days from the date of placement of the Fresh Funds under this Programme.

<sup>2</sup> The Asset under Management (AUM) is calculated by Total Period End Balance (equivalent in VND) divided by Number of days of each month.

<sup>3</sup> All current accounts and term deposits in all currencies of the Referee

### b.3 Mortgage Loan

Volume disbursed (VND bio)	Referrer(s)'s Rewards	The latest day to calculate volume disbursed
From 3 to less than 5	VND 10,000,000	<b>30-Nov-2018</b>
From 5 and above	VND 15,000,000	

## 5. Programme Term and Conditions

- 5.1 Vouchers will be awarded to the Referrer(s) based on criteria as detailed at the table at Section 4.
- 5.2 Travel vouchers will be applied for total rewards valued VND 7,000,000 or above.
- 5.3 In case the Referee(s) satisfy more than one criterion in part (b) of Section 4, the Referrer(s) shall be awarded with total rewards based on criteria Referee(s) satisfy.
- 5.4 Referrer(s) who have received Reward related to Fresh Funds (as described in b.1 – Section 4) shall not be continuously rewarded in case of incremental Fresh Funds from the Referee(s).
- 5.5 The date of referral shall be determined as the date that the Bank receives the contact details of the Referred entity.
- 5.6 In order to be a successful referral from the Referrer, the Referee must provide the Bank an acknowledgement slip which expressly states that it was referred to the Bank by the Referrer
- 5.7 A Referrer will not be entitled to receive the Reward if:
- 5.7.1 The Referee is:
    - a) The Referrer
    - b) An existing customer of the Bank
    - c) A company that has closed relationship with the Bank within the last 2 years
    - d) Does not provide the Bank the acknowledgement slip mentioned at 5.6
  - 5.7.2 The Referrer has previously received a prize, cash or any other rewards items from the Bank under other promotions for referring the same Referee to the Bank
- 5.5 If more than one Referrer refers the same Referee to the Bank, and the Referee satisfies criteria described in Section 4, only the first Referrer who had submitted the Referral Form to the Bank based on the Bank's records will be entitled to receive the Reward.
- 5.6 By participating in this Programme, the Referrer consents to the Bank disclosing their identity to the Referee.
- 5.7 The Bank reserves the sole and exclusive right to disclose information of successful referrals to the Referrers in order to give rewards.
- 5.8 The Bank is not responsible for quality/condition or performance of the goods and services provided in the rewards. Any dispute about quality or performance of the reward product and/or service is to be resolved directly between Referrers and the merchants.
- 5.9 The reward is not refundable or exchangeable for cash or other reward items from the Bank.
- 5.10 The Bank reserves the sole and exclusive right to determine at our sole and absolute discretion whether a Referrer and/or Referee have met all the requirements to be qualified for this Programme.
- 5.11 The Programme does not apply if Referee(s) is not qualified as Business Banking clients defined by the Bank
- 5.12 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.
- 5.13 Standard Terms and Conditions, Account 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 applied<sup>1</sup>.
- 5.14 By participating in the Programme, Referrer(s) by default accepts all Terms and Condition of the Programme.

*Issued by Standard Chartered Bank (Vietnam) Limited*