

Terms and Conditions

"Receiving vouchers when depositing funds at Standard Chartered Vietnam in March & April 2018" Campaign

The Campaign "Receiving vouchers when depositing funds at Standard Chartered Vietnam in March & April 2018" (the "Campaign") is applicable for Business Banking clients of Standard Chartered Bank (Vietnam) Limited (the "Bank") with the following terms and conditions:

1. Campaign period and location

From 1 March 2018 to 30 April 2018, both days inclusive (the "Campaign Period"): the Campaign shall be promoted within Ho Chi Minh City and Hanoi City during Campaign Period.

2. Eligible Customers

All Business Banking clients placing deposits and enjoying deposit interest rates as published by the Bank at the time of deposit placement. (Hereinafter referred to as "Client(s)").

3. Applicable Product and Currency

Product: Deposits, including demand deposit and term deposit. Currency: VND, EUR and SGD.

4. Campaign Details

During the Campaign period, Clients who have the incremental average Asset Under Management (AUM)* of all accounts (being current accounts and term deposits in VND, EUR and SGD under such Client's name) as described below shall be rewarded with gift vouchers.

Period	Incremental Average AUM	Promotion: Gift voucher valued at
to 31 Mar	VND 2.3bio to < 4.6 bio VND 4.6bio to < 6.9 bio VND 6.9bio and above	VND 1,800,000 VND 3,600,000 VND 5,400,000
2018)	(The Incremental Average AUM of this Period is determined by Average AUM from 1 Mar 2018 to 31 Mar 2018 compared with average AUM from 1 Feb 2018 to 28 Feb 2018)	1
Period 2 (1 Apr 2018 to 30 Apr 2018)	VND 2.3bio to $<$ 4.6 bio VND 4.6bio to $<$ 6.9 bio VND 6.9bio and above	VND 1,800,000 VND 3,600,000 VND 5,400,000
,	(The Incremental Average AUM of this Period is determined by Average AUM from 1 Apr 2018 to 30 Apr 2018 compared with average AUM from 1 Mar 2018 to 31 Mar 2018)	1
Whole Campaign of two months	VND 6.9bio to < 13.8 bio VND 13.8bio to <23 bio VND 23bio to <27.6 bio VND 27.6bio and above	VND 7,500,000 VND 13,500,000 VND 21,000,000 VND 25,000,000
	(The Incremental Average AUM of the whole Campaign is determined by Total incremental average AUMs of the above two	

*The Asset Under Management (AUM) is calculated by Total Period End Balance (equivalent in VND) divided by Number of days of each Campaign period.

periods: period 1 and period 2)

- 5.1 Vouchers will be awarded to Business Banking Clients based on the incremental of average AUM of all accounts (including current accounts and term deposits) as detailed at the table at Section 4.
- 5.2 Interest accrued for all accounts plus the voucher values will not exceed the interest rates capped by State Bank of Vietnam for the relevant types of deposit.
- 5.3 In case a Client qualifies for more than one campaign periods (including the whole Campaign), Client shall be rewarded for one period of which the voucher value is highest.
- 5.4 Clients may choose to join each period (1 month) or the whole Campaign (2 months). For the "Whole Campaign" period, Client must satisfy the rewarding condition of Incremental Average AUM for both periods (Period 1 & 2) to be qualified for "Whole Campaign" period.
- 5.5 This Campaign shall not be combined with other promotions and other pricing promotions. In the event where there's more than one (01) promotion being held for the same product, Client has the right to choose the promotion which Client would like to join.
- 5.5 The Bank reserves the right to vary the Campaign at any time without prior notice to the extent permitted by the prevailing laws and regulations.
- 5.6 The Bank reserves the sole and exclusive right to refuse giving the products/services to any eligible clients considering them do not or refuse to provide the Bank with clear and complete supporting documents or violates any part of these Terms and Conditions of the Campaign.
- 5.7 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.
- 5.8 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 appliedⁱ.
- 5.9 By participating in the Campaign, Client by default accepts all Terms and Condition of the Campaign.

Issued by Standard Chartered Bank (Vietnam) Limited