



From now to **31 August 2017**, enjoy privileged access to Song Be Golf Resort with your VND Term Deposit.

Scheme	Deposit amount (VND)	Tenor (months)	Rewards
Par	250,000,000	6	Three-month Special Golf Access Package ¹
Birdie	400,000,000	12	Three-month complimentary Special Golf Access Package
Eagle	700,000,000	12	Three-month complimentary Special Golf Access Package as part of the total payout value equivalent to 4.7% p.a.
Hole-in- one	1,250,000,000	12	One-year complimentary Golf Membership One-year complimentary Social Membership for your spouse One-year complimentary Social Memberships for your children under 21 years old

Text "SCBGOLF" to 8069 to join the promotion, speak to your Relationship Manager or call us at (08) 3911 0000 for more details.

Find out more

sc.com/vn

Here for good

¹ Standard Chartered covers 40% package value



WE PAY - YOU PLAY CAMPAIGN TERMS AND CONDITIONS

The We Pay-You Play Campaign (as part of SCB – SBGR Golf Privilege Program) (the "Program") is applicable for eligible customers of Standard Chartered Bank (Vietnam) Limited (the "Bank") with the following terms and conditions:

- 1. **The Program period and location:** from 01st September 2016 to 31st August 2017, both days inclusive (the "Program Period"). The Program shall be promoted within Ho Chi Minh City during the Program Period.
- 2. **Eligible customers of the Program:** Priority Customers who open term deposit in VND during the Promotion Period ("Customer").
- 3. Applicable Product: Term deposit in VND.
- 4. Promotion Mechanics:
- 4.1 Customer's deposit must be a term deposit in addition to the aggregated deposits of Customer as at 01 June 2016, and credited to Customer's account during the Promotion Period.
- 4.2 Value of the deposit is counted on a single term deposit account, not on multiple Customers' deposit accounts.

4.3 Offers:

- a. **Scheme Par**: Customer who opens a new term deposit in a minimum amount of VND250,000,000 (*Two hundred and fifty million Vietnam dongs*) and with a six (06) month tenor shall be entitled to purchase One (1) Three-month Special Access Golf Programme at Song Be Golf Resort (SBGR) with discount of 40% and receive interest payout at current rate at maturity.
- b. **Scheme Birdie**: Customer who opens a new term deposit in a minimum amount of VND400,000,000 (Four hundred million Vietnam dongs) and with a twelve (12) month tenor shall receive One (1) Three-month Special Access Golf Programme at SBGR (market price is VND18,000,000) in lieu of interest payout.
- c. **Scheme Eagle**: Customer who opens a new term deposit in a minimum amount of VND700,000,000 (Seven hundred million Vietnam dongs) and with a twelve (12) month tenor shall enjoy benefits with total value equivalent to interest payout at the rate of 4.7%/p.a., which includes: One (1) Three-month Special Access Golf Programme at SBGR (market price is VND18,000,000) and interest payout at maturity.
- d. **Scheme Hole-in-One**: Customer who opens a new term deposit in a minimum amount of VND1,250,000,000 (One billion two hundred and fifty million Vietnam dongs) and with a twelve (12) month tenor and enjoy exclusive Golfing benefits, which includes: One (1) Golf Term Membership (1 year validity), One (1) Social Term Membership for spouse, and unlimited Social Term Membership for legal children under 21 year old, in lieu of interest payout (total market price is VND101,280,000).
- 4.4 If Customer early withdraws the term deposit and less than two (02) weeks from the placement date:
 - a. Scheme Par: Customer has to pay Pre-mature withdrawal fee and will not receive interest payout.
 - b. **Scheme Birdie**: Customer has to pay Pre-mature withdrawal fee and a promotion fee of VND18,000,000

(equivalent to market price of One (1) Three-month Special Access Golf Programme at SBGR offered by the Bank) at the time of withdrawal.

- c. **Scheme Eagle:** Customer has to pay Pre-mature withdrawal fee and a promotion fee of VND18,000,000 (equivalent to market price of One (1) Three-month Special Access Golf Programme at SBGR offered by the Bank) at the time of withdrawal, and will not receive interest payout.
- d. **Scheme Hole-In-One**: Customer has to pay Pre-mature withdrawal fee and a promotion fee of VND101,280,000 (equivalent to market price of One (1) Package of Golf Term Membership at SBGR offered by the Bank) at the time of withdrawal.
- 4.5 If Customer early withdraws the term deposit after two (02) weeks from the placement date:
 - a. **Scheme Par**: Customer will not receive interest payout.
 - b. **Scheme Birdie**: Customer has to pay a promotion fee of VND18,000,000 (equivalent to market price of One (1) Three-month Special Access Golf Programme at SBGR offered by the Bank) at the time of withdrawal.
 - c. **Scheme Eagle**: Customer has to pay a promotion fee of VND 18,000,000 (equivalent to market price of One (1) Three-month Special Access Golf Programme at SBGR offered by the Bank) at the time of withdrawal, and will not receive interest payout.
 - d. **Scheme Hole-In-One**: Customer has to pay a promotion fee of VND101,280,000 (equivalent to the market rate of One (1) Package of Golf Term Membership at SBGR offered by the Bank) at the time of withdrawal.

5. Reward delivery process:

- 5.1 When an eligible term deposit under this Terms and Conditions is successfully credited into Customer's account at Standard Chartered Bank Vietnam, the Bank will send a "We Pay You Play Campaign Welcome Letter" ("Welcome Letter") to Customer.
- 5.2 This Welcome Letter will allow Customer to play golf and enjoy membership rights for the first time visit to Song Be Golf Resort. To continue to enjoy the golf playing benefits, Customer has to register for golf membership with Song Be Golf Resort and with the scheme selected by Customer. The duration of membership depends on the selected scheme by Customer. Please note that, advanced booking directly with Song Be Golf Resort is advised.
- 5.3 The Welcome Letter shall be valid for sixty (60) days from the issuance date mentioned therein.
- 5.4 *For Scheme Par*: Customer has to bring the Welcome Letter to Song Be Golf Resort located at No. 77 Binh Duong Avenue, Lai Thieu, Thuan An, Binh Duong Province, Vietnam in order to receive the offer. Upon verification of the Welcome Letter by Song Be Golf Resort, Customer is entitled to purchase one (1) Three-Month Special Access Golf Program directly at Song Be Golf Resort at a preferential price of VND11,175,000.
- 5.5 For Scheme Birdie/Eagle/Hole-In-One: Customer has to bring the Welcome Letter to Song Be Golf Resort located at No. 77 Binh Duong Avenue, Lai Thieu, Thuan An, Binh Duong Province, Vietnam in order to receive the offers. Upon verification of the Welcome Letter by Song Be Golf Resort, Customer is entitled to register for Golf Term Membership, Social Membership with Song Be Golf Resort at no additional cost.

6. Other provisions

6.1 Customer joining the "We pay- You play" Program of the Bank agrees to pay the Pre-mature withdrawal fee at the Bank's prevailing tariff and/or the relevant promotion fee if Customer early withdraws the deposit as provided in Clauses 4.4 and 4.5 of this Terms and Conditions. For avoidance of doubt, with respect to the

promotion fee, the Bank shall not accept the return of the Gold Membership card 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 This Program is not applicable for any term deposit that has been rolled over to enjoy the offer under this Program and not transferable. Any extension or renewal of Golf Membership Card shall be subject to Song Be Golf Club's terms and conditions.
- 6.3 This Program is applicable for one (01) time only for each Customer. For "Joint account", the offer is accumulated once (01) for the primary account holder.
- 6.4 The Bank will not be responsible for Customer's eligibility for Song Be Golf Resort's membership. Therefore, the Bank highly recommends Customer to refer to Song Be Golf's regulations on membership eligibility from time to time before joining the Program.
- 6.5 The Program rewards are products/services provided by the Banks' suppliers and subject to the terms and conditions of the respective suppliers. Customer is responsible for settlement of all taxes relating to or generating from the rewards. The Bank makes no representation as to the quality of the goods and services provided as the rewards. Any disputes regarding the quality of the product or services should be resolved by the respective supplier directly with Customer.
- 6.6 This promotion shall not be combined with other promotions. In the event where there's more than one (01) promotion being held for the same product, the Bank may choose to apply the promotion which the Bank deems best to Customers.
- 6.7 The Bank reserves the right to vary the Program features or substitute any reward with another of a similar value, or change, add, delete any terms of this Program at any time without prior notice to the extent permitted by the prevailing laws and regulations.
- 6.8 The Bank reserves the right to terminate the Program at anytime to the extent permitted by the prevailing laws and regulations.
- 6.9 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.

Issued by Standard Chartered Bank (Vietnam) Limited

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

Standard Terms and Conditions and Account 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/