

## Everybody deserves a place to call home.

1. The campaign starts on **1st October 2017** and ends on **31st December 2017**.
2. Standard Chartered Bank reserves the right to extend the offer or cancel the offer at any time without notice.
3. The campaign is specific to the mortgage loans. It shall not extend to other secured lending products.
4. The mortgage loan taken will be subject to the Bank's Client Terms as well as the Mortgage Terms and Conditions which can be accessed at [www.sc.com/zm](http://www.sc.com/zm)
5. The campaign is open to the following types of clients:
  - i. Existing to bank (**ETB**) and New to Bank (**NTB**) clients qualifying for outright purchase, balance transfer, top up and equity release.
  - ii. Members of staff qualifying for outright purchase, balance transfer, top up and equity release.
6. Clients will participate by applying for a mortgage facility with Standard Chartered Bank Zambia Plc. Each successful application will qualify the client for the respective discounts and/or home improvement voucher.
7. The campaign offer is as follows
  - i. **Outright purchase:**
    - a) 50% off arrangement fees i.e. reduced to 1.25%
    - b) Home improvement voucher - Purchase of paint and fittings valued at ZMW2500.
  - ii. **Balance Transfer, Top Up and Equity Release:**
    - a) 100% waiver on valuation fees
    - b) Arrangement fees maintained at 2.5%
8. Only applications for financing for properties within Standard Chartered Bank approved areas shall be considered under this offer.
9. All requirements for application for mortgages are still applicable during the lifespan of the campaign and the mortgage application will be subject to the Bank's policies.
10. The client shall be responsible for settling all other outstanding fees that are attracted by the application unless expressly specified in **No. 7** above of the Terms & Conditions of the campaign.
11. Valuation fees on outright purchases shall be paid in full by the client upon completion of the valuation.
12. Legal fees do not include Non-taxable disbursements and the following statutory fees:
  - i. Assignment of Registration
  - ii. Certificate of Title
  - iii. Search Fee

### Collection of Vouchers

13. Clients with successful applications will be presented with a voucher from the bank. This voucher must be redeemed at any of the participating building supplies chain outlets.

### Decision of the Bank

14. The decision of the bank is final and no correspondence will be entered into.
15. The bank reserves the right to vary these terms and conditions at any time at its discretion without notice.

### Home improvement vouchers

16. Vouchers will only be redeemable at one of the participating building supplies chain outlets. However, the vouchers can be redeemed at any of the participating building supplies chain outlets across the country.
17. Each voucher can only be entirely redeemed once. Once the value on the voucher has been fully redeemed, the client cannot make use of the voucher at any time after that.
18. The value on the voucher does not have to be exhausted in one visit. Clients holding a voucher can continue to use the value on the voucher over several visits to the outlets until the full value is exhausted. Handyman's paradise shall own the reconciliation and tracking of value utilization on the vouchers.
19. Clients holding a valid home improvement vouchers shall enjoy a further 5% discount on items redeemed using the vouchers, except as per advised by the building supplies chain.
20. The vouchers are valid for a period of 2 months post the campaign closure date. Clients holding valid home improvement vouchers must redeem them by **28th February 2018**. If not fully redeemed by this date, the remaining value on the voucher shall be expired and therefore unusable.
21. Items purchased using the home improvement vouchers shall still be subject to the participating building supplies chain's return policy. There shall be no exceptions from this policy for all items purchased using the vouchers.
22. Should the client wish to purchase items above the voucher value, the client shall be expected to pay the excess from their pocket.
23. The vouchers shall not be cash convertible i.e. clients holding valid home improvement vouchers shall not be able to redeem them for cash at any of the participating Building supplies chains or Standard Chartered Bank branches.
24. The participating building supplies chains are listed below:
  - i. Handyman's Paradise
  - ii. Micmar