

Balance Transfer Campaign (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion commences 02nd May 2016 – 30th September 2016.

2. Eligibility and Reward

CREDIT CARD

2.1 Customers who successfully apply for the transfer of their credit card outstanding balance from other banks will enjoy 1% interest for the next 12 months.

2.2 The Promotion is applicable to new and existing Standard Chartered credit cardholders.

2.3 There must be a minimum balance transfer of BND500 to be eligible for the Promotion.

2.4 Customers will also enjoy prevailing new credit card promotions if they apply for a new credit card. Should there be any cancellation of their credit cards within 12 months of the balance transfer, then they will be subjected to the value of any gift or reward received from the new credit card promotion charged back to their card.

PERSONAL LOAN

2.5 If you transfer your personal loan outstanding balance to us, with minimum loan amount of BND10,000 and minimum tenor of 3 years, you will be entitled to 3% of your outstanding balance as cash rebate.

2.6 For this Promotion, you must credit your salary to an account with us.

2.7 For this Promotion, interest will be charged at 7.5% effective interest rate.

2.8 For cash rebate, the amount will be deposited into your Current or Savings Account within 3 days after approval of your application.

2.9 Approval of the transfer of your personal loan outstanding amount is subject to full satisfaction of our criteria including our credit assessment and documentation requirements.

2.10 If you prepay the loan in full, within 3 years of the loan tenor, the promotional rebate amount are to be repaid by you to us on demand.

MORTGAGE LOAN

2.11 If you transfer your home loan with minimum loan amount of BND150,000 and minimum tenor of 10 year, you will be entitled to 3% subsidy calculated based on your approved loan amount. Interest will be charged at 4.5%

2.12 The subsidy is capped at a maximum of BND10,000 and shall be used for payment of fees including, but not limited to, legal documentation (not including Sales & Purchase Agreement), fire insurance and valuation reports as determined by us at our sole discretion. Any unutilized subsidy amount up to the capped limit will be credited to customer’s account.

2.13 If you prepay the loan in full, within 10 years of the loan tenor, the promotional subsidized fees including start-up and penalty fees are to be repaid by you to us on demand.

3. Banking Agreement

3.1 This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms, Personal Loan Terms, Mortgage Loan Terms and any other documents forming our banking agreement.

4. General

4.1 We may vary, modify, delete or add to these Term and Conditions by notice to you in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to you by public announcement as set out in Clause 7.3 of Customer Terms.

4.2 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

4.3 We may cancel or withdraw this Promotion at any time.

4.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.

[NB: Marketing will manage all subsequent updates and keep the most up-to-date version on file]