

STANDARD CHARTERED BANK Online Banking

Win a HP MY Mini Netbook daily & Rs 100,000/- grand prize Lucky Draw - Terms and Conditions

Please read these terms and conditions carefully.

1. Eligibility

All Credit Card and Bank Account customers who logs in to their Online Banking (newly enrolled or existing Online Banking customer) between 2nd December and 31st December 2009 (both dates inclusive but Sundays exclusive) (“**Qualifying Period**”) are eligible to participate in the Standard Chartered Online Banking lucky prize draws. All customers who are enrolled for Online Banking but not using the service simply need to login to Online Banking during the Qualifying Period to participate in the Daily Lucky Prize Draws.

The following persons shall not be eligible for the Lucky Draw: -

1. Standard Chartered Bank staff accounts (Credit Cards and Bank Accounts)
2. Employees of advertising and promotional agencies engaged by Standard Chartered Bank

Any other person whom STANDARD CHARTERED BANK decides to exclude from time to time in its absolute discretion without any obligation on Standard Chartered Bank to give any notice or any reason.

2. Lucky Draws and Prizes

The Lucky Draw Qualifying Period is from 2nd December 2009 and 31st December 2009 (both dates inclusive).

Daily Prize – HP My Mini Netbook

Each day during the Qualifying Period when a Customer logs in to Online Banking, the Customer is automatically entered into the Daily Lucky Draw for HP Mini Netbook Prize as per the following criteria:

- o Customer logs in to Online Banking and gets one (1) entry per day into the Daily Prize Draw.

There are Six (6) prizes per week within the Qualifying Period. Customers can be entered into all of the Daily Prize Draws throughout the Qualifying Period provided that the Customer Logs in everyday. A Customer who Logs in on a given day is eligible to enter the Lucky Prize Daily Draw for that given day.

During the Qualifying Period, subject to Standard Chartered Bank obtaining appropriate regulatory approvals for holding the Daily Prize Draws, the draws for a given week will be held on Monday of the following week. Every Monday, Six (6) winners will be announced (one (1) winner for everyday of the week excluding Sundays).

Grand Prize – Rs 100,000/-

On December 2009 end a grand prize Lucky Draw will be held. Customers who logs in between 2nd December and 31st December 2009 (both dates inclusive but Sundays exclusive) (“**Qualifying Period**”) are automatically entered into the Grand Prize Lucky Draw for Rs. 100,000/-

Winners will be announced on the website www.standardchartered.com.pk and notified by a phone call

3. General

- No cash refund will be given for any Daily Lucky Draw Prizes (“**Prizes**”) that are not utilized.
- Standard Chartered Bank may at its sole discretion at any time substitute or replace any Prize with any other prize of equivalent value.
- Each Prize winner will only be eligible to win ONE Daily Prize within the Qualifying Period.
- The Prizes are neither transferable nor exchangeable for cash, credit or any other item.
- The Customer Prizes are subjective to any required taxes as per law.
- Standard Chartered Bank will notify the winning customer by a telephone call and the winners are required to personally claim their respective Prize within 1 month from Standard Chartered Bank notifying the winner by phone (“**Claim Period**”). Any Prize not claimed within the Claim Period will be irrevocably forfeited without any liability on the part of Standard Chartered Bank.
- The Daily Prizes will be delivered at Standard Chartered Bank branch premises after Customer authentication, during the Claim Period.
- Winners whose Prize has been forfeited are not entitled to any payment or compensation from Standard Chartered Bank.
- The winner shall collect the Prize at their own risk and cost and shall accept the Prize as they are.
- If Standard Chartered Bank subsequently discovers that a winner is in fact not entitled to participate in the Lucky Draw, Standard Chartered Bank may at its sole discretion forfeit the Prize (or reclaim the same if awarded) and award or dispose it in such manner and to such person as Standard Chartered Bank deems fit.
- Standard Chartered Bank shall not be responsible for proper functioning of the Prize or any warranties/ guarantees that come with the Prize.
- The decision of Standard Chartered Bank on all matters relating to or in connection with the selection of the winners shall be final and binding on all parties concerned (including all Customers).
- Standard Chartered Bank shall not be obliged to enter into any correspondence with any account holder or any other person on any matter concerning the Lucky Prize Draws.
- Standard Chartered Bank may, at any time at its sole discretion and without prior notice, vary modify, delete or add to these Terms and Conditions and may also withdraw or discontinue the Lucky Draw at any time without notice or liability to any account holder.
- Standard Chartered Bank shall not be liable in any way to any account holder for any loss or damage arising in connection with the Lucky Prize Draws, including any error in computing, any breakdown or malfunction in any computer system or equipment and any notice that is misdirected or lost in post.
- Standard Chartered Bank shall not be liable in any way to any account holder for any loss or damage arising due to the quality of the Prizes.

- In the event of fraud, abuse, and/or an error affecting the proper operation of the promotion, Standard Chartered Bank reserves the right to end or suspend the Lucky Draw; amend these Terms and Conditions; declare void the notification of winners; and/or to allocate available prizes by conducting a simple draw from all wrongly allocated winners.
- By participating in this draw all Customers will be deemed to have accepted and be bound by the Terms and Conditions and by any other requirements set out in the promotional material.