

Win A Holiday Lucky Draw for Standard Chartered Bank Credit and Debit Card Cardmembers

1. Eligibility

1.1 The **Win A Holiday LUCKY DRAW** ("Draw") is conducted by Sakae Holdings ("Sakae") and is open to all eligible principal Standard Chartered Bank Credit and Debit cardholders ("Cardholders") whose card accounts are valid, subsisting and in good standing. The benefit of all charges incurred by a supplementary cardholder in respect of the Draw shall accrue to the eligible Principal Cardholder only.

2. Qualifying Periods and Draw Dates

2.1 The qualifying period for the Draw is from 10 August 2010 to 09 September 2010 ("Qualifying Period"), both dates inclusive.

Unless Sakae notifies otherwise, the Draw will be conducted in the presence of external auditors on the 17 September 2010 (Friday), (or on such other dates as Sakae may determine at its sole and absolute discretion) at 28 Tai Seng Street, Sakae Building, Level 7, Singapore 534106 or at such other venue as may be determined by Sakae.

The winner will be notified by phone and/or ordinary post within 7 working days from the date of the Draw by Sakae, based on the latest phone/postal address stated in the lucky draw entry form.

3. Allocation of Lucky Draw Chances

3.0 To qualify for the Draw, Cardholders must make the payment at any participating Sakae outlets with any Standard Chartered Bank Credit or Debit Card ("Card") .

3.1 One (1) Draw chance will be allocated to every eligible Cardholder for a minimum of S\$50 spending per transaction during the Qualifying Period. Eligible Cardholders will be given lucky draw entry form from Sakae in order for them to fill in the required information.

3.2 All Transactions made during the Qualifying Period must be posted and captured in Standard Chartered Bank's system in order to qualify for the Draw.

3.3 Transactions not posted by within 3 days from transaction date will not be taken into account for the allocation of chances in the Draw. Standard Chartered Bank is not responsible to ensure that the transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of the transactions by any party.

4. The Prize

4.0 There shall only be two (2) winners for the Lucky Draw.

a. 3 Days 2 Nights Hong Kong Free & Easy for 2

Packages included:

- 2 nights stay at Stanford Hong Kong
- Half day Hong Kong city tour
- Return airport transfer
- Return airfare by Cathay Pacific

b. 5 days 3 nights Haneda, Tokyo Free & Easy for 2

Packages included:

- 3 nights stay at Princess Garden Hotel
- Return air ticket by Singapore Airlines

Note: The tour fare above subject to change depends on seasonality and seat available, not inclusive of prevailing taxes and fuel surcharges.

4.1 On the Draw Date, winners will be randomly drawn from the pool of entries by means of a draw under the supervision of an external auditor. Sakae shall have the right to draw a “reserve winner” to replace any Winner who is subsequently disqualified.

4.2 Prizes are strictly non-transferable and cannot be exchangeable for cash.

4.3 All information on the Draw entry will be subject to verification by Standard Chartered Bank, and in the event that any information is invalid, Sakae shall have the right to disqualify that Winner without notice, and award his/her Prize to a reserve winner.

4.4 Winners shall be responsible to ensure that they possess valid traveling documentation (eg passport, visa) to the designation.

5. General

5.0 Standard Chartered Bank is not an agent of Sakae. Any dispute about the quality, merchantability and fitness for purpose of the Sakae's goods and services must be resolved directly with Sakae.

5.1 Standard Chartered Bank will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the prizes and/or the Draw (including any notice which is misdirected or lost in the post).

5.2 By participating in the Lucky Draw, all participants grant Standard Chartered Bank the right to disclose any of the participant's information relating to the participant's card spend in Sakae during the Qualifying Period for the purpose of assisting Sakae to verify the participant's eligibility for the Lucky Draw.

5.3 Sakae' decision on all matters relating to the Draw (including but not limited to the appropriate number of entries to be awarded to any Cardholder, and the selection of the Winners) shall be final and binding. Except for the notification of the Winners (after any verification as may be required has been completed), Sakae shall not be obliged to enter into any correspondence on any matter with any party concerning the Draw.

5.4 Sakae may vary these terms and conditions without notice, or withdraw or discontinue the Draw at any time without any notice or liability to any party.

5.5 In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.

5.6 These Terms and Conditions are governed under Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts