



Standard Chartered Bank Kenya Limited Business Working Capital Promotion

1. The Standard Chartered Bank Business Working Capital (BWC) Promotion runs from 18th March to 30th June 2016.
2. All credit products are offered at the sole discretion of Standard Chartered Bank and in line with the current credit policies governing the respective products.
3. If you are an existing Standard Chartered Bank client and you are currently in default on a facility from Standard Chartered Bank or any other bank then you will not be eligible for the credit products advertised in the BWC Promotion.
4. The credit products advertised in the BWC Promotion are applicable for both New to bank and Existing to Bank clients;
 - a new BWC, transfer of an existing BWC to Standard Chartered Bank , top up / equity release of an existing BWC at Standard Chartered Bank
 - new BWC product uptake, transfer of an existing BWC product to Standard Chartered Bank , top up of an existing BWC product at Standard Chartered Bank
5. This promotion is valid for loans denominated in Kenya Shillings and United States Dollars only.
6. By participating in this promotion, you release the Bank and hold it harmless from any and all losses, damages, rights, claims, liabilities and actions of any kind in connection with the BWC Promotion including, without limitation, personal injuries, death and property damage, and claims based on publicity rights, defamation or invasion of privacy.
7. These Promotion terms and conditions (“BWC Promotion Terms”) are supplementary to the Bank’s standard terms and conditions applicable to the credit products advertised in the BWC Promotion (“Standard Terms”). In the event there is any inconsistency between the BWC Promotion Terms and the Standard Terms, the Standard Terms shall apply.
8. Staff of Standard Chartered Bank shall be eligible to benefit from this campaign. However, the discount offer with campaign partners will be capped as elaborated on in schedule in “The discounts categories” section of this document.

The Offer

1. The Bank has partnered with Tile & Carpet Centre Limited and Hotpoint Appliances Limited (the “Partners”) to offer discounts on office furnishing and appliances to all of the Banks clients who shall qualify for and take up a credit product advertised under the BWC Promotion.
2. To qualify for the discounts offer at the specified Partner outlets a client has to:
 - a. Apply and qualify for a BWC product, transfer their BWC product to Standard Chartered Bank , top up / equity release of their existing BWC at Standard Chartered Bank
 - b. Sign and return the Banking Facility Letter before August 31st 2016
3. Discounts at the Partner outlets are broken down as follows:

Value of Credit Product KES/USD equivalent	Discount offer
BUSINESS WORKING CAPITAL (standard offer regardless of credit facility amount)	<ul style="list-style-type: none"> ▪ 10% discount on Samsung electronics at Hotpoint (3 vouchers) ▪ 15% discount on Samsung home appliances at Hotpoint (3 vouchers) ▪ 15% discount on Ariston & Kenwood appliances at Hotpoint and (3 vouchers each) ▪ 15% discount on Tile and Carpet products (9 Vouchers)

Redeeming the discounts

- 1) A client who qualifies for and takes up a product as per the BWC Promotion will be contacted by a Standard Chartered Bank representative.

- 2) Upon payment of valuation fees, the client will be issued with a voucher booklet based on the value of their credit product
- 3) Each voucher shall have space for the name and ID of the client for identification purposes at the time of redemption.
- 4) The client will complete an acknowledgement form to ascertain they have received the discount voucher booklet.
- 5) The client will have until November 30th, 2016 to redeem the vouchers at Tile & Carpet Centres. The vouchers shall expire on November 30th 2016 (the “expiry date”) without an option for extension or renewal and must therefore be redeemed before the expiry date.
- 6) The client will have until December 15th, 2016 to redeem the vouchers at Hotpoint Appliances. The vouchers shall expire on December 15th, 2016 (the “expiry date”) without an option for extension or renewal and must therefore be redeemed before the expiry date.

Partner Terms and Conditions

HOTPOINT APPLIANCES LIMITED

PRODUCTS IN SCOPE	<ul style="list-style-type: none"> ▪ Samsung TV & Entertainment electronics hereby defined as ; TVs, Home Theatres, Sound Bars, Bluray & DVD Players, HI-FI & Subwoofers and Accessories. ▪ Samsung Home Appliances hereby defined as; Refrigerators, Microwaves, Washing Machines, Dryers, Dishwashers, Coolers/Chillers, Freezers and Vacuum Cleaners ▪ Kenwood Kitchen appliances hereby defined as; Kettles, Toasters & Sandwich makers, Blenders & Juices, Baking equipment, Food preparation, Cooking equipment, Coffee makers, Kitchen machines, Irons and Fans ▪ Ariston cookers and built in range of appliances.
STORES IN SCOPE	<ol style="list-style-type: none"> a. Hotpoint Sarit Centre Mall in Westlands Nairobi b. Hotpoint Garden City Mall on Thika Road Nairobi, c. Hotpoint Likoni Mombasa
PURCHASE CHANNELS	<ul style="list-style-type: none"> ▪ Clients will have the option to purchase the items through the following channels ▪ Direct purchase in store: Stores in scope include: <ol style="list-style-type: none"> a. Hotpoint Sarit Centre Mall in Westlands Nairobi b. Hotpoint Garden City Mall on Thika Road Nairobi, c. Hotpoint Likoni Mombasa ▪ Online through Hotpoint Website; https://hotpoint.co.ke/catalogue/manufacturer/samsung/ <p>Step 1: Client will log onto Hotpoint website to identify item for purchase and request to buy the item(s) through online portal at which point the client will be issued with a pro forma invoice.</p> <p>Step 2: Client will email Hotpoint with a copy of scanned voucher and pro forma invoice for the discount to be applied. The original voucher shall then be sent to Hotpoint via registered mail through this address:</p> <p><i>Mr. Salim Elias (Credit Control), Hotpoint Appliances Ltd, Maple Court, Westlands close Off Westlands Road (Next to Pride Inn Hotel) P.O. Box 402-00606 Nairobi, Kenya</i></p> <p>Step 3: Client proceeds to complete payment through the following channels;</p> <ul style="list-style-type: none"> ▪ Cash on delivery, MPesa Airtel Money or other mobile money payment methods, Bank Transfer or SCB Debit, SCB Credit Card and SCB cheques ▪ Hotpoint shall arrange for delivery of the purchased item to the clients premises at no cost to the client.
VOUCHER VALIDITY	<ul style="list-style-type: none"> ▪ Each voucher will be applied to each shopping basket regardless of number of items selected ▪ The voucher cannot be used in conjunction with any other offer ▪ A voucher may only be used once and must be surrendered at the point of purchase

	<p>regardless of number of items purchased</p> <ul style="list-style-type: none"> ▪ The payment methods shall be Cash on delivery, MPesa or other mobile money payment methods, Bank Transfer or SCB Debit, SCB Credit Card and SCB cheques. ▪ Discount will only be applied upon presentation of ID needed at point of purchase (in-store purchase) ▪ Offer valid until 15th December 2016
--	---

TILE & CARPET CENTRE LIMITED

PRODUCTS IN SCOPE	<ul style="list-style-type: none"> ▪ Discount applicable on all Tile & carpet products with the exception of fabric, hereby defined as any material that comes in roll form and/ or sold per meter in the furnishings division.
STORES IN SCOPE	<ul style="list-style-type: none"> ▪ Tile & Carpet Centre- Parkside Towers Mombasa Road, Nairobi, Kenya ▪ Tile & Carpet Centre - Lecol Building, Mbaraki Road, Mombasa, Kenya
PURCHASE CHANNELS	<p>Clients will have the option to purchase the items through the following channels</p> <ul style="list-style-type: none"> ▪ Direct purchase in store: Stores in scope include: <ol style="list-style-type: none"> a) Tile & Carpet Centre- Parkside Towers Mombasa Road, Nairobi, Kenya b) Tile & Carpet Centre - Lecol Building, Mbaraki Road, Mombasa, Kenya <p>The payment methods shall be Cash, MPesa Airtel Money or other mobile money payment methods, Bank Transfer or SCB Debit, SCB Credit Card and SCB cheques</p>
VOUCHER VALIDITY	<ul style="list-style-type: none"> ▪ Each voucher will be applied to each shopping basket regardless of number of items selected ▪ The voucher cannot be used in conjunction with any other offer ▪ A voucher may only be used once and must be surrendered at the point of purchase regardless of number of items purchased ▪ The payment methods shall be Cash on delivery, MPesa or other mobile money payment methods, Bank Transfer or SCB Debit, SCB Credit Card and SCB cheques. ▪ Discount will only be applied upon presentation of ID needed at point of purchase (in-store purchase) ▪ Offer valid until 30th November 2016