



## Terms and Conditions for Standard Chartered Priority Deposit & Wealth Campaign

1. The Campaign Period will run from 1 July 2021 until 31 August 2021 (both dates inclusive) for clients to subscribe to the offer.
2. The offer is available to select clients of Standard Chartered Bank UAE, (hereinafter "the Bank") in its Priority Banking segment.
3. For the purpose of this campaign:
  - 3.1. Existing to Bank clients are defined as clients of the Bank and hold existing Current and/or Savings Account and/or Term Deposit accounts in its Priority Banking.
  - 3.2. Eligible products for Deposit Products include standard conventional Fixed Deposits.
  - 3.3. Eligible products for Investments include Mutual Funds and Wealth Accumulation Product.
  - 3.4. Assets under Management ("AUM") is calculated as the sum of balances of all Deposit Products and Investments, in AED or foreign currency equivalents.
  - 3.5. New Funds are defined as brought from outside the bank during the campaign period.
4. **Campaign Offer**  
 Select clients who meet the minimum eligibility criteria by the bank are eligible for offer below:
  - 4.1. Client(s) may book fixed deposit; Min. amount AED 100,000; Max. amount AED 3,000,000 of fresh funds.
  - 4.2. Client(s) will have to book an additional 50% of the amount of the fixed deposit (in addition to the fixed deposit amount) in either Mutual Funds or Wealth Accumulation Product offered by the bank.
  - 4.3. A preferential rate of return and tenor on the fixed deposit will be determined at the time of subscription of the product(s) and shared with Client(s). The rate will be fixed for the full term of the fixed deposit.
  - 4.4. Mutual fund and WAP subscriptions will be based on suitability and appropriateness assessed via a CIP and/or IFNA
  - 4.5. To avail the offer the clients must remain subscribed to Investments during the tenor of the Fixed Deposit
  - 4.6. Client(s) will have the option to opt out of the Fixed Deposit or Investments at any time as per the respective product terms and conditions; the applicable rate of return on the fixed deposit in such a case will be at the prevalent standard rate and not the preferential rate.
  - 4.7. Client(s) have option to independently subscribe to any of the individual products offered by the bank, however, will not be eligible to get a preferential rate as per this offer.
5. The Bank shall not pay late payment charges or additional returns for any delay in processing of the requests.
6. The Bank shall not be liable for any delay in providing the offer if such delay is because the client cannot be contacted.
7. Minor / Guardianship accounts are excluded from the campaign.
8. Transfer of funds from a client's spouse, siblings, parents or children's accounts into the client's account via internal transfer, cash withdrawal and deposit or transfers routed through other bank(s) will be excluded from New Funds calculations.
9. Setup of multiple family accounts will not be eligible under the campaign and will be excluded from New Funds calculations.
10. The Bank reserves the right to disqualify any client from the offer if it has reasonable grounds to believe the client has breached any of the terms, conditions and rules of the campaign. It also has the right at any time to verify the validity of the eligibility of all clients, not limited to just the information provided.
11. All taxes, fees and other charges, if any, payable on as part of the offer shall be the sole responsibility and liability of the client.
12. The Bank reserves the right to terminate the campaign and to vary or modify any of the terms and conditions herein from time to time. In case of disputes, the decision of the Bank shall be final and binding. Further, the Bank reserves the right to cancel or amend the campaign and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any anticipated law or regulation or any other event outside the Bank's control. Any change to the campaign would be notified as soon as possible by the Bank. In the event of such change or termination, clients agree to relinquish their rights in respect to the campaign and acknowledge that they will have no recourse against the Bank
13. This offer is not valid in conjunction with any other special promotion or other reward periodical campaign.
14. The campaign and these terms and conditions are governed by the Laws of the United Arab Emirates and any disputes will be subject to the exclusive jurisdiction of the courts of the Dubai.
15. All other Standard Chartered Bank Terms and Conditions apply. Please visit [sc.com/ae](https://sc.com/ae) for full terms and conditions.