

TERMS AND CONDITIONS

The Employee Banking Salary Transfer Campaign 2020

Employee Banking Salary Transfer Campaign 2020 (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

Promotion

1. This Employee Banking Campaign (“**Promotion**”) is available from **15 June 2020 to 15 October 2020**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

Eligibility

2. The Promotion is open to New to Bank customers and Existing to Bank customers of Standard Chartered Bank establishing an Employee Banking relationship with the Bank by opening a payroll account with a Gross Salary of BND1,500 within the campaign period.
3. As an Employee Banking customer, you must meet our eligibility criteria for a minimum of 12 months from your salary assignment. In the event you fail to meet the eligibility criteria after establishing the Employee Banking relationship under this Promotion, we may charge you a service fee for providing you with any Employee Banking services.
4. Additionally, a single Company who is new to our Employee Banking services will need to sign up 20 employees for payroll accounts as stipulated in clause 2 and 3 during the campaign period in order for their employees to be eligible for the lucky draw at the end of this campaign.

5. For the purpose of this Promotion:

5.1 “Gross Salary” means a minimum salary amount of BND 1,500 (including allowances and other deductions) maintained as salary assignment prior to the Promotion Period and for the entire duration of the Promotion Period.

5.2 Wealth Management offers stated under Clause 6 apply to products (“Eligible Products”) distributed by Standard Chartered Securities (B) Sdn Bhd (“SCSB”).

5.3 Eligible Products for this Promotion refer to subscription for Unit Trusts offered by SCSB, either by lump sum or regular savings plan but excluding:

- Smart Saver Plan;
- switching, redemption and transfer transactions in respect of Unit Trusts;
- Unit Trust where discounted sales charges are offered.

5.4 Potential investors are required to complete a client risk profiling assessment to understand their risk appetite before taking up any investment products with SCSB.

Participation

6. Eligible customers who meet the Gross Salary amount during the Promotion Period are entitled to the offers as set out in the table below.

Offer	Criteria	Offer Details
Offer: Lucky draw chance per client to be entitled for the Bonus pay-out	Employee Banking for New-to-Bank and New-to-Payroll customers, and Salary assignment of min BND1,500 in CASA	<ul style="list-style-type: none"> 1 lucky draw chance
Additional chances for take up of Lending facilities:	Credit Card	<ul style="list-style-type: none"> 5 lucky draw chances
	Personal Loan	<ul style="list-style-type: none"> 5 lucky draw chances for every loan multiplier amount of \$10k
	Wealth Management	<ul style="list-style-type: none"> 5 lucky draw chances for Unit Trust sign-up for every BND1,000 new subscription and its increment multiplier 5 chances for Regular Savings Plan sign-up (min BND100 for 24 months)
	Mortgage Loan	<ul style="list-style-type: none"> lucky draw chances for min loan of BND100k 2 additional chances for every 10k increment

6.1 You must maintain a Current Account or Savings Account for the purpose of maintaining the Payroll with us for a minimum of 12 months. The Bank reserves the right to deduct the equivalent of the reward value should you fail to maintain your minimum of 12 months relationship with us.

6.2 Lucky draw will be conducted one month after the end of the campaign. Winners will be contacted by phone.

6.3 Eight (8) lucky winners will receive a bonus cashback salary and amount issued will be capped at BND 1000 per winner.

Agreement

7. This Promotion is governed and subject to be contained within the terms and conditions on which we provide our products including the Bank's Customer Terms, Current/Cheque/Savings Account Terms,

tariff booklet, SCSB's Customer Terms, Investment Product Terms and Conditions and any other relevant documents forming our agreement.

General

8. We may vary, modify, delete or add to these Terms 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.
9. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.
10. We may terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason.
11. We may cancel or withdraw this Promotion at any time.
12. In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.
13. The Bank and SCSB reserve the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank and SCSB's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.