

## TERMS AND CONDITIONS

### The Priority Banking Acquisition and Wealth Offer Campaign Promotion

#### Promotion

1. This Priority Banking Sign-Up Promotion (“**Promotion**”) is available from **1 Feb 2020 to 31 May 2020**, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

#### 2. Eligibility for Priority Banking Sign Up Offer

- 2.1 The Promotion is open to customers of Standard Chartered Bank (“the Bank”) who fulfil the following criteria (“Eligible Customers”):

- 2.1.1 New to bank (“NTB”) and Existing to Bank (“ETB”) customers who have successfully established a new Priority Banking relationship with the Bank as a primary account holder during the Promotion Period;

- 2.1.2 NTB customers who have placed a minimum of BND100,000 (or equivalent in foreign currency) in Fresh Funds in the form of Eligible Deposits with the Bank;

- 2.1.3 ETB customers who meet the Asset Under Management (“AUM”) threshold of BND50,000 in fresh funds may sign up for this;

- 2.2 “Eligible Deposits” refers to current/cheque account(s) and savings account(s) with the Bank for the purposes of computing the value of Eligible Deposits towards the fulfilment of the Fresh Funds requirements.

- 2.3 Fresh Funds are defined as funds that do not originate from any existing account with the Bank and are not withdrawn and re-deposited within one month prior to the Promotional Period and for the entire duration of the Promotional Period. Fresh Funds can be in the form of Eligible Deposits offered by the Bank which are to be funded within 2 weeks once the new Priority Banking relationship has been signed up and such funds.

- 2.4 In the event that the Eligible Customer terminates his/her Priority Banking relationship or withdraws, cancels or otherwise reduces his/her Assets Under Management (“AUM”) amount with the Bank within 12 months from the date of establishment of the Priority Banking relationship, the Bank reserves the right to withdraw the offer to enjoy Priority Banking benefits, services and reserve the right to claw back the cost of the sign-up gift under this promotion. You agree that the Bank may perform this action in such circumstances by revoking your Priority membership with the Bank without prior notice.

- 2.5 Accounts should be funded accordingly within 2 weeks once new Priority relationship has been signed up.

#### 3. Eligibility for Wealth Offer under Standard Chartered Securities (B) Sdn Bhd

- 3.1 This section is open to all New to Bank (NTB) and Existing to Bank (ETB) customers of Standard Chartered Bank who have successfully signed up as Priority Banking under Clause 2 and have invested into the eligible products with Standard Chartered Securities (B) Sdn Bhd (“SCSB”) during the Promotion Period.

3.2 Eligible products for this Promotion include subscription for Unit Trusts and Bonds offered by SCSB (“Eligible Products”) but excluding the following:

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

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

3.4 Bonds are only offered to qualified investors who are either individuals or corporations that fall under the Accredited Investors definition as specified under Section 20 of Securities Market Order, 2013 (SMO).

#### 4. Campaign Offers

4.1 Eligible Customers who meet the AUM amount (for Deposits and Investments) during the Promotion Period are entitled to the offers as set out below:

##### 4.1.1 Offer: Priority Banking Sign up gift as below

AUM	Gift Voucher
BND100,000 to BND350,000	BND188
BND350,000 to BND750,000	BND388
Above BND750,000	BND688

4.1.1.1 Travel vouchers will be issued upon successful sign up with accounts funded. These travel vouchers can be used at Freme or Pan Bright travel Agents respectively, at all outlets.

##### 4.1.2 Offer: Wealth Promotion post Priority Banking Sign Up

Every invested amount*	Gift Voucher
BND50,000 for Unit Trust	BND100
BND100,000 for Bond	BND100

*\*subject to the minimum subscription amount of the Eligible Products*

4.2 Gift voucher under Clause 4.1.2 Wealth Promotion shall be capped at BND1,000 per Eligible Customer and is only applicable for the first subscription of Eligible Products during the Promotion Period.

4.3 Eligible Customers who have successfully signed up for both Priority Banking and additional Wealth offer will receive their gift voucher on the date below, after the end of the Promotion:

Sign up	Gift Issuance Date
1st Feb 2020 – 30 May 2020	19 June 2020

4.4 No alterations to the gift voucher are allowed upon issuance after the end of the campaign period.

#### 5 Gift Redemption

- 5.1 All gift redemption validity periods are listed on the gift vouchers. If the gift voucher exceeds its validity period, it will be considered void.
- 5.2 The gift vouchers are non-transferrable, or exchangeable. This includes gift voucher(s) where its value is not fully utilized at the point of redemption.
- 5.3 The gift vouchers must be redeemed by the client himself/herself. Should a representative wish to redeem a gift voucher on behalf of the client, the representative will have to bring along a photo copy of the client's IC for the merchant's records.
- 5.4 We shall not be responsible for the services and products offered or supplied by merchants. The services and products are the responsibility of merchants and are subject to their terms and conditions.
- 5.5 We make no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the rewards.

We will not be liable or responsible whatsoever in respect