

Standard Chartered Bank Malaysia Berhad “4.5% p.a. TD/TD-i” Campaign Terms and Conditions

Campaign

1. Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad “4.5% p.a. TD /TD-i Campaign” (“Campaign”) and Conditions is valid from 18 July 2018 to 31 August 2018 (“Campaign Period”) both dates inclusive.
2. By participating in this Campaign, participants are to be bound by all the revised terms and conditions as stated herein.
3. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.
4. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

Eligibility

5. This Campaign is open to the following individuals:
 - 5.1. Individuals of 18 years and above; AND
 - 5.2. New-to-Bank (Priority Banking) OR
 - 5.3. New-to-segment (Priority Banking) OR
 - 5.4. Selected Priority Banking Customers.
 (“Eligible Client”)

Interpretation

6. For purposes of this Campaign:
7. The promotional Time Deposit rate offer is applicable to clients who open a Time Deposit (“TD”) or Term Deposit-I (TD-i) account (“Eligible Time Deposit Account(s)”) with the Banks.
8. “**Primary accountholder**” means (in a joint account) the accountholder whose name appears First in the Bank’s records;
9. “**Fresh Funds**” means funds which do not originate from any account held with the Banks. Fresh Funds means monies or funds howsoever transferred, credited or paid into an CASA/CASA-i or TD / TD-I from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of Wealth assets held with SCBMB or SCSB . However, transfers of funds from other current and / or savings (“CASA”) or Islamic (CASA-i) including maturity and/or upliftment of Time Deposit or Term Deposit-I account within SCBMB or SCSB are not considered Fresh Funds.

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10. **“New-To-Bank Client”** means new SCBMB or SCSB clients who do not have any Retail Banking Product with either SCBMB or SCSB OR existing client of the Banks who does not hold a Time Deposit, current account or savings account.
11. **“New-To-Segment Client”** means existing customers that have been upgraded to Priority Banking.
12. **“Selected Priority Banking Client”** refers to existing customers that received SMS or calls from their Relationship Manager with regards to this campaign offer.

Time Deposit / Term Deposit-I Promotional Rate Offer

13. Each Eligible Client who satisfies all requirements set out in this Campaign terms and conditions will enjoy the following promotional rates TD or TD-i) as per Table A below (“Promotional Rates”).

Table A:

Tenure	Client Type	Promotional Rates
12-months	<ol style="list-style-type: none"> 1. New-to-Bank (Priority Banking) 2. New-to-segment (Priority Banking) 3. Selected Priority Banking Customers 	4.50% p.a. TD/TD-i with RM5,000 minimum placement of fresh fund in their CASA /CASA-i account

14. Each TD/TD-i placement under this Campaign must be a minimum fresh funds of RM10,000 and the maximum placement per Client is RM250,000. The maximum limit is based on total aggregate placements into TD/TD-i. Multiple deposits in multiple receipts are permitted.
15. All TD/TD-i placements under this Campaign will be automatically renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
16. In addition, each TD/TD-i placement must be accompanied by a minimum placement of RM5,000 fresh funds in their any type of Current Account and Savings Account (“CASA”), regardless of the TD/TD-i placement amount.
17. The Banks will only accept a total TD/TD-i placement amount of RM300,000,000 under this Campaign. Once the total has been achieved, the Banks reserves the right to terminate the Promotional Rate Offer. The Banks will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.

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18. Any premature withdrawal of TD under this Campaign is subject to the following:-
 - 18.1. No interest rate will be paid on the TD if it is fully withdrawn before the end of the three (3) months from its start date
 - 18.2. If a TD is withdrawn after three (3) months from its start date but before its maturity date, interest rate is only payable at half of the relevant contracted rate for each complete month
 - 18.3. Where the premature withdrawal is only part of the TD amount, any partial withdrawal of the TD must be in whole multiples of RM5,000
 - 18.4. The undrawn amount remaining in the TD after the partial withdrawal must be at least RM5,000
 - 18.5. The remaining portion of the TD will continue to earn interest rate at the Promotional Rate for the rest of the originally agreed term.

19. For Islamic TD-i, if any Eligible Customer exercises their premature withdrawal or cancels the TD-i during the Campaign Period, with the result that he/she is no longer fulfilling the eligibility criteria for tenure of the TD-i, the customer must provide Ibra'/rebate on the profit amount as agreed with the Bank.

General

20. TD/TD-I and CASA/CASA-i accounts under this Campaign are eligible for protection by PIDM.
21. TD-I is under Commodity Murabahah contract.
22. All CASA-i based on Qard is not eligible for this campaign.
23. The Bank's decisions relating to this Campaign are final and binding upon all participants. If any matters, dispute or claim arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
24. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at sc.com/my, and in the Bank's branches.
25. By participating in the Campaign, all participants:
 - agree to participate in any interviews or other publicity events required by the Bank;
 - consent for the Bank to disclose or publish their personal information such as their names and identities and any general information that the Bank sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - grant the Bank the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any campaign, marketing, commercial or other related purpose, without any payment or compensation.
26. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

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27. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.

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