

**CASA Activation Rewards Campaign
Terms and Conditions
28 December 2019 to 30 April 2020**

Campaign

- 1 The CASA Activation Rewards Campaign (“Campaign”) will run from 28 December 2019 to 30 April 2020, inclusive of both dates (“Campaign Period”).
- 2 By participating in this Campaign, participants agree to be bound by the relevant banking agreement and all the Campaigns terms and conditions below. If there are inconsistencies between this Campaign terms and conditions and the relevant banking agreement, this Campaigns terms and conditions shall prevail limited only to the inconsistencies.
- 3 This campaign includes accounts under Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”). This is a joint campaign between SCSB & SCBMB. (hereinafter collectively referred to as “the Bank”).

Eligibility

- 4 This Campaign is open only to selected Personal and Premium Banking customers of SCBMB and SCSB who were invited to participate in the Campaign via Special Invitation. (hereinafter referred to as “Eligible Accountholders”)
- 5 “Special Invitation” means a 2-way Short Messaging Service (“SMS”) or a call from the Bank’s authorized representative to invite the Eligible Accountholders to participate in the Campaign. To participate, Eligible Accountholders must accept the Special invitation by responding affirmatively to the 2-way SMS received or agreeing to participate during the call as captured via voice recording and thereafter fulfilling the Campaign terms and conditions as stipulated herein.
- 6 Eligible Accountholders must maintain all their accounts with SCBMB and SCSB in good standing, without any breach of the terms and conditions, to enjoy the campaign offer.
- 7 The Eligible Accountholders must deposit Fresh Funds into any of their Current and Savings Account (hereinafter referred to as “CASA”) or Current and Savings Account-i based on the Shariah concept of Tawarruq (hereinafter referred to as “CASA-i”) to participate in this campaign.

Interpretation

- 8 “CASA/ CASA-i” are all the Eligible Accountholder’s Ringgit Malaysia Current and Savings Accounts with SCBMB or SCSB, including any joint current or savings accounts which the Eligible Accountholders hold jointly with another person.
- 9 “Fresh Funds” means monies or funds howsoever transferred, credited, or paid into the Eligible Accountholder’s Account 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 Fixed Deposits or Wealth assets held with SCB or SCSB. However, transfers of funds from other current and/or savings accounts within SCB or SCSB are not considered as Fresh Funds.
- 10 “Allocation Period” means three (3) months from the date of depositing / crediting of monies into the CASA /CASA-i for the purposes of participating in this Campaign
- 11 “JomPAY Transaction” means the successful payment of any bills or invoices through the Bank’s Internet or Mobile Banking channels via JomPAY, for any amount.



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12 **“DuitNow Transaction”** means outward transfer of funds via the Eligible CASA / CASA-i to other financial institutions, or receipt of funds from other financial institutions to the Eligible CASA / CASA-i via Standard Chartered Online DuitNow platform for any amount.

Requirements

13 To obtain the rewards listed as stipulated in Table A (hereinafter referred to as “Rewards) the Eligible Accountholders must fulfil the following requirements:

(a) Must deposit Fresh Funds in the amount as required to be eligible for Reward A, B or C as stipulated in Table A above in the Eligible Accountholder’s CASA /CASA-i, which must be allocated for the Allocation Period,

(b) No withdrawal or transaction must be made on the Fresh Funds allocated for this Campaign during the Allocation Period.

14 To qualify for any of the rewards in Table A below, Eligible Accountholders must perform at least 1 DuitNow or JomPay transaction per month for 3 consecutive months after accepting the Special invitation.

The Rewards

15 Eligible Accountholders who accepted the Special Invitation will receive a call from the Bank’s authorized representative to confirm their choice of Rewards as per Table A below in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions, which will be captured via voice recording.

16 Clients may choose from the following rewards in Table A if they meet the required conditions:

Table A

| Reward | | Units Available | Fresh Funds Placement Amount |
|--------|------------------------------|-----------------|---|
| A | Ironman light up luggage bag | 100 | Fresh Funds placement of RM30,000 for Allocation Period AND 1 DuitNow or JomPAY transaction per month for 3 consecutive months |
| B | RM145 cash reward | 200 | Fresh Funds placement of RM20,000 for Allocation Period AND 1 DuitNow or JomPAY transaction per month for 3 consecutive months |
| C | RM50 cash reward | 400 | Fresh Funds placement of RM10,000 for Allocation Period AND 1 DuitNow or JomPAY transaction per month for 3 consecutive months from date of participation |
| Total | | 700 | |

17 The Rewards are subject to the unit availability as per Table A and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Rewards) are exhausted.

18 The Bank’s record as to time of submission shall be final and conclusive.

Fulfillment of Rewards



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- 19 The Ironman light up luggage bag will be sent to the Eligible Accountholder's last registered address in the Bank's record with the bank within 30 days from the last day of the Allocation Period.
- 20 The cash rewards will be credited to the Eligible Accountholder's Ringgit Malaysia (hereinafter referred to as "MYR") SCBMB or SCSB active savings/current account within 30 days from the last day of the Allocation Period.
- 21 If the Eligible Accountholder has more than one CASA/ CASA-i Account, the cash reward will be credited to the active Account based on the latest account opening date in the Bank's records.
- 22 In the event of joint account holders, the Reward shall be given to the primary account holder only as stated in the bank's records.
- 23 In the event Successful Eligible Accountholder have both current account and savings account and opened on the same date, Cash Rewards will be credited to the active current account.
- 24 The Bank has the discretion to forfeit the Reward in the event all Account (s) is/are dormant, closed or terminated at the time of crediting or delivery of the Reward, as the case may be.
- 25 Monies deposited for this Campaign will not qualify to participate in other CASA / CASA-i campaigns offering gifts during the Campaign Period.
- 26 If the Bank discovers at any time that the Eligible Accountholder fails to satisfy the requirements under this Campaign, the Eligible Accountholder loses his/her entitlement to the Reward. Clients who lost his/her entitlement to the Reward are not entitled to any payment or compensation.
- 27 The Rewards cannot be transferred, nor can they be exchanged for cash or for any other item.
- 28 Picture(s) of the Reward shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the item and does not include any optional props, accessories or equipment featured.
- 29 Eligible Accountholders are advised to examine Reward A upon receipt. If the Reward is found to be faulty or damaged, the Eligible Accountholders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Rewards nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Rewards.
- 30 The Bank may change or substitute the Reward with an item of similar value if the Reward is recalled, discontinued or out of stock by its manufacturer or distributor.
- 31 Eligible Accountholders whose Eligible CASA / CASA-i are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Rewards, will not be entitled to any Rewards under this Campaign.

General

- 32 The Bank's decisions relating to this Campaign are final and binding all participants.
- 33 If any matters arise which are not covered in these terms and conditions, they will be determined solely by SCBMB or SCSB. SCBMB or SCSB's decisions relating to this Campaign is final.
- 34 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 or via SMS or electronic mail.
- 35 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.
- 36 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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