

## Chinese New Year CASA Campaign Terms and Conditions

### Campaign

1. The Chinese New Year CASA Campaign (“Campaign”) is valid from 22 January – 28 February 2019 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. 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.
3. 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”).
4. For SCSB, this campaign is applicable for all Tawarruq Islamic Current and Savings Account.

### Eligibility

5. This Campaign is open to: -
  - i) Individuals who open any Current or Savings Account (“CASA”) with SCBMB or Current or Savings Account (Islamic CASA) within the Campaign Period (hereinafter referred to as “Eligible CASA”); or
  - ii) Existing and new CASA account holders and existing Islamic CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
5. Individuals who fall under Clause 4(i - ii) are referred to as “Eligible Account Holders”.
6. The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

## Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to January to February 2019
- b) **“Fresh Funds”** means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA 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 or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.
- c) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purposes of this Campaign.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must be maintained as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.

## Promotional Gifts

7. This Campaign comprises of the following promotional offers: -
  - Guaranteed Gift (as per Table A)
  - Angpow Gift (as Per Table B)
8. The Eligible CASA / Islamic CASA must fulfill all the following requirements in order to participate in this Campaign:
  - (a) Must deposit or credit Fresh Funds or place into a Eligible CASA / Eligible Islamic CASA; and
  - (b) Fresh Funds in the Eligible CASA / Eligible Islamic CASA must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.
10. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table A and B, subject to Gift availability, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

**Table A: Guaranteed Gift**

Fresh Funds Placement into Eligible CASA / Islamic CASA	Gift
Every RM50,000	One (1) unit of Iron Man Light Up Luggage (“Luggage”)

**Table B: Angpow Gift**

Fresh Funds Placement into Eligible CASA / Islamic CASA	Gift
Every RM100,000	Angpow worth RM218 (“Angpow”)

11. The Fresh Funds in a single deposit or placement must be made into the Eligible CASA / Eligible Islamic CASA at the minimum sum of RM50,000 or RM100,000 as per Table A and B in order to be entitled for the Gifts as tabled above.
12. Letter of Gift Entitlement will be issued through the Bank’s branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB’s or SCSB’s branches. The letter will state the Gift the eligible account holder is entitled to based on the Allocation Amount. Through the letter the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed.
13. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for four (4) months.
14. There are in total one hundred (100) units of Iron Man Light Up Luggage and three hundred (300) units of Angpows worth RM218 each to be given away during the Campaign Period.
19. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank’s records.

20. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
21. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
22. Eligible Account Holders will be given the Luggage on the day the Fresh Funds is placed at the respective Bank / Saadiq or SCSB branch, subject to meeting the requirements set out in Clause 7 – Clause 13.
23. Eligible Account Holders will receive the Angpow no later than 31 May 2019, in which the Angpow worth RM218 will be credited into the Allocated Account.
24. Eligible Account Holders who transfer Fresh Funds online or deposited Fresh Funds via cheque through the automated teller machine are required to proceed to SCBMB / SCSB's branch to allocate the Fresh Funds deposited for four (4) months (and subject to meeting the requirements set out in Clause 7 – 13), after validation and filling up the Letter of Gift Entitlement, the Eligible Account Holder will receive the Gift(s) on the spot, at branch itself.
25. Request to deliver or courier the Luggage to the Eligible Account Holder's mailing address will not be entertained.
26. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
27. Picture(s) of the Gift/s 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 Gift/s and does not include any optional props, accessories or equipment featured.
28. Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.

29. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
30. Eligible Account Holders whose Eligible CASA / Islamic CASA are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
31. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.
32. Each Eligible Account Holder can receive a maximum of three (3) Luggages and three (3) Angpows, subject to meeting criteria in Clause 7 – 13.

### General

33. Eligible CASA / Islamic CASA are eligible for protection by PIDM.
34. 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.
35. 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](http://sc.com/my), and in the Bank's branches.
36. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;
  - (ii) 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
  - (iii) 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.
37. 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.

38. 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.



TERMS AND CONDITIONS  
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Standard Chartered Bank Malaysia Berhad (115793P)  
Standard Chartered Saadiq Berhad (823437K)

22 January –28 February 2019

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