

## Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Deposit and Invest Campaign Q3 2019

### Campaign

1. Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively referred to as “the Bank”) Deposit and Invest Campaign Q3 2019 (“**Campaign**”) will run from 1<sup>st</sup> July until 30<sup>th</sup> September 2019, both dates inclusive (“**Campaign Period**”).

### Eligibility

2. This Campaign is open to Bank’s clients who fulfil the following conditions is referred to as Eligible Clients:
  - 2.1 individuals aged 21 and above;
  - 2.2 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements.

### Fixed Deposit/Term Deposit-i Promotional Rate Offer

3. Eligible Clients must invest a minimum of RM100,000 into a single payment Unit Trust / Islamic Unit Trust (“UT”) with a minimum sales charge of 2.5% to be eligible for this promotional rate offer.

**NOTE: Please obtain from your Relationship Manager the latest list of UT which comply with the above**

4. Eligible Clients will then be allowed to place a Fixed Deposit (“FD”) or Term Deposit-i (TD-i) on a 1:1 ratio based on their UT investment purchase. The FD/TD-i placement tenure is 6 months and placement amount in FD/TD-i must be fresh funds (“Promotional Rate Tenure”). The table illustrated below for reference. Upon the expiry of the Promotional Rate Tenure, the FD/TD-i’s interest rate/ TD-i’s profit rate will revert to board rate available at SCB.

Minimum Investment Amount	FD/TD-i Amount (1:1 ratio)	FD/TD-i Tenure	FD/TD-i Promotional Rate
RM100,000	RM100,000	6-months	5.00% p.a.

“**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 a Current Account or Savings Account (“CASA”) / Current Account or Savings Account-i (“CASA-i”) and 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. Transfers of funds from other CASA/CASA-i including maturity and/or upliftment of FD / TD-i account within SCSB or SCBMB are not considered Fresh Funds.



**Example 1:**

Mr. Lee has invested RM3,000,000 into a single payment unit trust or Islamic unit trust fund on 20 September 2019.

Mr. Lee is entitled to place a FD/TD-i at 5% p.a. for 6 months. At a ratio of 1:1, Mr. Lee can place RM3,000,000 of FD/TD-i and is entitled to the rate of 5% p.a. for 6 months.

5. The total FD/TD-i amount placed cannot exceed the investment amount of UT and the placement of FD/TD-i must be in Ringgit Malaysia.
6. There shall be only 1 placement of FD/TD-i with 1 FD/TD-i certificate. Multiple FD/TD-i placements in different certificates/accounts are not allowed.
7. The Bank reserves the right to cease this Campaign at any time.
8. For the purpose of this Campaign:
  - 8.1 Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
  - 8.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
  - 8.3 This Campaign will end:
    - a) on 30<sup>th</sup> September 2019; OR
    - b) when the total FD/TD-i placement by Eligible Clients with SCBMB or SCSB reaches the tranche target size of RM300,000,000, whichever occurs earlier.
9. All FD/TD-i placements under this Campaign will be automatically renewed upon maturity for the same tenure as per original placement at the prevailing board rate. Eligible Clients are allowed to withdraw the FD/TD-i upon maturity by providing SCBMB and SCSB clear and precise instructions at any SCBMB or SCSB branch.
10. Eligible Clients who prematurely withdraw any amounts from the FD/TD-i before the completion of the Promotional Rate Tenure shall not be entitled to any payment of interest/profit under the FD/TD-i, regardless of the number of completed months at the time of premature withdrawal. For TD-i, the Eligible Client agree to provide rebate on the agreed profit contracted based on Promotional Rate. SCBMB or SCSB will terminate the account and transfer the Eligible Client's monies from the FD/TD-i account into the Client's current / savings with SCBMB or SCSB. The Eligible Client agrees to waive interest/profit earned on the remaining months.
11. If Eligible Client exercises cooling-rights or cancels the purchase of UT during the Campaign Period, he/she no longer fulfills the eligibility criteria. Eligible Clients should note that they will not receive any interest/profit on their FD/TD-i if they are unable to fulfill the Campaign eligibility at



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Deposit and Invest Campaign Q3 2019

Standard Chartered Bank Malaysia Berhad (115793-P)

Standard Chartered Saadiq Berhad (823437-K)

- any occurrence for TD-i, the Eligible Client agree to provide rebate on the agreed profit contracted based on Promotional Rate.
12. Eligible Clients are reminded that they are subject to fees and charges, and terms and conditions. These Terms and Conditions are not intended to be an invitation or offer for subscription of UT nor does it amount to solicitation by the Bank for the purchase of such securities by anyone. Eligible Clients should ensure they understand all features and risks of UT before making any purchase or subscription.
  13. UT purchased through or in conjunction with other Wealth Management campaigns or offers will not be eligible to participate this Campaign.

### General

14. FD/TD-i is eligible for protection by PIDM.
  15. TD-i is based on Commodity Murabahah. Commodity Murabahah transaction will be performed for the placement under the campaign based on the Promotional Rate.
  16. 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.
  17. 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 at the Bank's branches.
  18. 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.
  15. 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 this Campaign, these Terms and Conditions shall prevail.
- 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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