

## Existing To Wealth Deepening Campaign Q1 2019 Terms and Conditions

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq (“SCSB”) (collectively refer as “Bank”) Existing To Wealth Deepening Campaign Q1 2019 (“Campaign”) commences from 3<sup>rd</sup> **January 2019 to 31<sup>st</sup> March 2019**, inclusive of both dates (“Campaign Period”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

### Eligibility

3. This Campaign is open to Bank’s clients who fulfill the following conditions is referred to as Eligible Clients:
  - 3.1 individuals aged 21 and above;
  - 3.2 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
  - 3.3 Existing to Wealth Clients (as defined in item 4.9).
4. For purposes of this Campaign:
  - 4.1 Unit trust or Islamic Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
  - 4.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
  - 4.3 “Asset Under Management (AUM)” refers to the value of investments managed by SCBMB or SCSB for each individual client.
  - 4.4 “Selected Products” and its corresponding transaction details for Eligible Clients to participate in this Campaign is illustrated below:

**TABLE A: Selected Products**

Selected Products	Min transaction amount	min sales charge %
Bond/ Sukuk (“Bond”)	100,000	2.0
Unit Trust/ Islamic Unit Trust (“UT”)	100,000 or RSP 50,000	2.5
Fixed Coupon Investment (“FCI”)	100,000	1.5
Bancassurance/ Bancatakaful	100,000 single premium / contribution or 50,000 APE regular premium / contribution.	n/a

*NOTE: Please obtain from your Relationship Manager the latest list of investments and Banca products which comply with the above*

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- 4.5 “Total Net Qualifying Cumulative Investment Points” means the Eligible Client’s total net investment amount which is placed successfully through SCBMB or SCSB during the Campaign Period. Every Malaysian Ringgit (RM) invested is equivalent to 1 point. The ratio method used to determine Total Net Qualifying Cumulative Investment Point for:-
- (a) UT and Islamic UT, Bond and FCI is at a ratio of 1:1
  - (b) BANCA premium or contribution recognition is at a ratio of 1:1
- 4.6 “Total Subscriptions” means total purchase value of the Selected Products made during the Campaign Period after incorporating the Total Net Qualifying Cumulative Investment Points calculation.
- 4.7 “Total Redemptions” means total redemptions of UT and Islamic UT , Bond, Sukuk and / or FCI made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Points calculation. The Total Net Qualifying Cumulative Investment Points in Selected Products is calculated as follows:-  
*Total Subscriptions minus Total Redemptions in value during the Campaign Period.*
- 4.8 “ AUM Baseline” means Eligible Client’s Selected Products AUM as at 31<sup>st</sup> December 2018 held by the Eligible Client with SCBMB and/or SCSB in accordance to the illustration below:

**TABLE B: Minimum AUM Baseline**

<b>Selected Products</b>	<b>Min AUM held in a product as at 31<sup>st</sup> December 2018 (Ringgit Malaysia or equivalent)</b>
Bond	100,000
UT	100,000 or RSP 50,000
FCI	100,000
Banca	100,000 single premium /contribution or 50,000 APE regular premium/ contribution

- 4.9 Existing-To-Wealth clients are defined as Eligible Clients who is currently investing and or holding AUM in any of the Selected Products, structured investment, equity linked investment with the Bank for the past 12 months prior to the Campaign Period.

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### Participation

5. Eligible Clients will be entitled to shopping vouchers i.e (Parkson & Aeon) in accordance to Table C should they satisfy all the criteria provided in this Campaign.

**TABLE C: Existing To Wealth Deepening Gift Tier**

Tier	Total Net Qualifying Cumulative Investment Points	Voucher Value			
		1 Selected Product Holding	2 Selected Product Holdings	3 Selected Product Holdings	4 Selected Product Holdings
1	100,000 - 249,999	RM200	RM400	RM600	RM800
2	250,000 - 499,999	RM500	RM1,000	RM1,500	RM2,000
3	500,000 - 999,999	RM1,000	RM2,000	RM3,000	RM4,000
4	1,000,000 - 1,499,999	RM2,000	RM4,000	RM6,000	RM8,000
5	1,500,000 and above	RM3,000	RM6,000	RM9,000	RM15,000

\*\* Eligible Clients who participate in the Systematic Investment Plan Q1 2019 campaign (“SIP”) will not be recognised for the investment purchase value (Total Net Qualifying Cumulative Investment Points). However, the investment purchase under the SIP will be recognised as 1 Selected Product Holding if the client has never purchased the same product as at 31<sup>st</sup> December 2018 baseline.

6. Eligible Clients who purchased:
- a Bancassurance or Bancatakaful Regular Premium and/or RSP Unit Trust product via the SIP OR
  - a Bond , Sukuk or UT and Islamic UT via the Foreign Currency Wealth Financing Campaign,
- Bank will only recognize the Selected Product Holdings and not the Total Net Qualifying Cumulative Investment Points.
7. Selected Products purchased through or in conjunction with other Wealth Management campaigns will not be eligible to participate this Campaign except provided in this Campaign.
8. Eligible Clients who have fulfilled the Campaign’s requirements must submit to the Bank a completed Redemption Form to redeem the gift.

Example 1:

Mr Wong holds RM 200,000 Bond or Sukuk as at 31<sup>st</sup> December 2018 AUM Baseline. He invests RM 500,000 in a UT or Islamic UT on 16<sup>th</sup> January 2019. Mr Wong’s Total Net Qualifying Cumulative Investment Points is 500,000. In Table C he qualifies for Tier 3, that is 2 Selected Product Holdings (Bond or Sukuk & UT or Islamic UT) and is therefore entitled to RM 2,000 worth of shopping vouchers.

Example 2:

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Mr Chan holds RM 200,000 Bond or Sukuk as at 31<sup>st</sup> December 2018 AUM Baseline. He invests RM 500,000 in a Bond or Sukuk on 16<sup>th</sup> January 2019. Mr Chan's Total Net Qualifying Cumulative Investment Points is 500,000. In Table C he qualifies for Tier 3, 1 that is Selected Product Holding and is therefore entitled to RM 1,000 worth of shopping vouchers.

Example 3:

Mr Arnold holds RM 50,000 UT or Islamic UT as at 31<sup>st</sup> December 2018 AUM Baseline. The minimum UT or Islamic UT AUM Baseline is RM100,000 and therefore he is not qualified as a Selected Product Holding. He invests RM 300,000 in a Bond or Sukuk on 16<sup>th</sup> January 2019. Mr Arnold's Total Net Qualifying Cumulative Investment Points is 300,000. In Table C he qualifies for Tier 2, that is 1 Selected Product Holding (Bond or Sukuk ) and is therefore entitled to RM 500 worth of shopping vouchers.

Example 4:

Mr Brown has zero Selected Product Holdings as at 31<sup>st</sup> December 2018 AUM Baseline. He invests RM 100,000 in a Banca SIP plan via the SIP Q1 2019 campaign on 16<sup>th</sup> January 2019. Mr Wong's Total Net Qualifying Cumulative Investment Points is 0 but he is recognised for 1 Selected Product Holding. Mr Brown then invests another RM 100,000 into UT or Islamic UT on 22<sup>nd</sup> January 2019. Mr Brown's Total Net Qualifying Cumulative Investment Points is now 100,000. Under Table C he qualifies for Tier 1, that is 2 Selected Product Holdings (Banca & UT or Islamic UT) and is therefore entitled to RM400 worth of shopping vouchers.

9. If any Eligible Clients exercises cooling-off right or cancel the investments or Bancassurance/Bancatakaful during the Campaign Period, he/she is no longer fulfilling the eligibility criteria, the Eligible Clients will not be entitled to the gifts under this Campaign. The Eligible Clients agrees that the Bank can deduct the sum of monies from the Eligible Client's current account/saving account ("CASA") or Islamic CASA account which is equivalent to the value of the shopping voucher should the Eligible Client fails to pay the premium/contribution at any time of the premium/contribution payment term after receiving the gift voucher.
  
10. 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 for the investments or Bancassurance & Bancatakaful 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 each investment or Bancassurance & Bancatakaful before making an investment.

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### **Gift**

11. Each Eligible Clients is entitled to redeem only 1 gift under this Campaign by submitting a completed Redemption Form. The shopping voucher entitled by the Eligible Clients under this Campaign is deemed considered as 1 gift.
12. This Campaign will cease when the gift is taken up or upon this Campaign ends, whichever is earlier. The Bank reserves the right to cease the Campaign earlier than the Campaign Period.
13. Gift cannot be transferred, nor can they be exchanged for cash or for any other item.
14. Eligible Clients who is eligible for the gift must submit a completed Gift Redemption Form to any branch of the Bank. The completed Gift Redemption Form must be received by the Bank on or before 29<sup>th</sup> March 2019.
15. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to the Bank.
16. The gift under this Campaign will be delivered by courier to the address stated on the Gift Redemption Form. However, delivery will not be made to a P.O. Box address or an address outside Malaysia.
17. The gift which is not claimed before 31<sup>st</sup> May 2019 will be forfeited. Clients whose gift has been forfeited are not entitled to claim any payment or compensation regardless of the reason for not claiming the gift.

### **General**

18. Eligible Clients who participate in this Campaign will not be eligible for other promotions or campaigns offered by Wealth Management during the Campaign Period.
19. Where any investments under this Campaign are made in a currency other than Ringgit Malaysia (RM), the investment amount used to calculate the entitlement for the gift will be converted into RM based on the Bank's prevailing exchange rate for that currency as at the date the investment is placed with SCBMB or SCSB.
20. 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.
21. 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).
22. By participating in the Campaign, all participants:
  - i. agree to participate in any interviews or other publicity events required by the Bank;

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- 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.
23. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials, these terms and conditions shall prevail.
24. 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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