

Saadiq JustOne Deposit-i Terms and Conditions

1. You must be at least 18 years of age to open a Saadiq JustOne Deposit-i account.
2. There are 2 forms of Saadiq JustOne Deposit-i account:
 - 2.1 Saadiq JustOne Personal Deposit-i account, which comprises both Saadiq JustOne Personal Current Account-i and Saadiq JustOne Personal Savings Account-i; and
 - 2.2 Saadiq JustOne Priority Deposit-i account, which comprises both Saadiq JustOne Priority Current Account-i and Saadiq JustOne Priority Savings Account-i.
3. Saadiq JustOne Personal/ Priority Current Account-i and Saadiq JustOne Personal /Priority Savings Account-i are based on the Syariah principle of Tawarruq (Commodity Murabahah). Profit earned under Tawarruq accounts is based on the prevailing board rate. The profit rates can be found on our website sc.com/my and branches. The Saadiq JustOne Personal/ Priority Current Account-i and Saadiq JustOne Personal/ Priority Savings Account-i are protected by PIDM up to RM250,000 for each depositor.
4. You may open a Saadiq JustOne Deposit-i account jointly with another individual, subject to a maximum of two joint account holders. In the case of a joint account, you agree that the account is to be operated on an “either one to sign” mandate, and that this mandate cannot be revoked.
5. Each month, you must place a minimum amount into your Saadiq JustOne Personal/ Priority Current Account-i or fulfill the average monthly balance (“AMB”) in your Saadiq JustOne Personal/ Priority Current Account-i as follows:

Account Type	Minimum Amount	AMB
Saadiq JustOne Personal Current Account-i	RM 1,500	NA
Saadiq JustOne Priority Current Account-i	RM 10,000	RM 20,000

6. The placement must be in one single transaction. This money must not originate from your own accounts with Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad.
7. You will be eligible for the following benefits in each month that you satisfy the above placement requirement:

- (a) Saadiq JustOne Personal/ Priority Current Account-i: Fee waiver on withdrawals via MEPS and HOUSE ATMs and on Interbank GIRO fund transfers via Standard Chartered ATMs in Malaysia.
- (b) Saadiq JustOne Personal/ Priority Savings Account-i: Additional hibah may be given at Bank's discretion on your actual account balance. Profit is calculated on simple calculation as seen in clause 8 below and accrued daily. Profit earned and the additional hibah (if any and at Bank's discretion) will be credited at the end of each month.

NOTE:

The minimum requirement for you to be eligible for the transaction fee reimbursement and additional hibah on balances in your Saadiq JustOne Personal /Priority Savings Account-i in any month is based on the type of Saadiq JustOne Deposit-i you hold on the last day of that month.

For example, you open a Saadiq JustOne Personal Current Account-i on 8 January and on 20 January, upgraded your account to a Saadiq JustOne Priority Current Account-i. The minimum placement amount you need to be eligible for the transaction fee reimbursement is RM10,000. Alternatively, you must maintain an average monthly balance of RM20,000 in your Saadiq JustOne Priority Current Account-i.

Normal transaction fees will be charged at the time of the transaction and will be reimbursed to your account at the end of each month. No fee reimbursements and additional hibah (if any and at Bank's discretion) will be made if you close either your Saadiq JustOne Current Account-i or Saadiq JustOne Savings Account-i.

If you do not fulfill the monthly requirement in any month, the normal fees for MEPS and HOUSE ATM withdrawals and Interbank GIRO fund transfers via Standard Chartered ATMs in Malaysia will apply during that month. These fees are set out in our Tariff of Fees and Charges, which is available on our website sc.com/my.

8. AMB is calculated as follows:

AMB (New Account)	=	$\frac{\text{Total of day-end balances in the account from account opening date to month end}}{\text{Number of days for which the account was open in the month}}$
AMB (Existing Account)	=	$\frac{\text{Total of day-end balances in the account every day in that month}}{\text{Number of days in that month}}$

Example

Ms B opens her account on 22 July 2017. The total of day-end balances in her account in July 2017 is RM250,000. Ms B's account has been open for 10 days in

July 2017. The AMB in that account for July 2017 = RM250,000 / 10 days = RM25,000.

For August 31, the total of day-end balances in that account is RM550,000. There are 31 days in August. The AMB in that account for August 2017 = RM550,000/ 31 days = RM17,741.93.

9. In addition, Saadiq JustOne Priority Deposit-i account holders also enjoy the following usual Priority benefits:

9.1 Fee waiver for cash withdrawal at any Visa/Plus or MasterCard/Cirrus network ATMs worldwide; and

9.2 Fee waiver for international funds transfer (outward telegraphic transfer) within the Standard Chartered network.

10. Only the first Debit Card issued is free. Subsequent replacements will be subject to the normal charge as set out in our Tariff of Fees and Charges.

11. Your eStatements may be downloaded via Online Banking and/or sent to your designated email address at your option. You will not receive physical hard copy statements for the Saadiq JustOne Deposit-i account. However, you may request for a physical hardcopy of a consolidated statement of all your accounts with us, including the Saadiq JustOne Deposit-i account.

12. The Saadiq JustOne Deposit-i account and all benefits and services under them are further subject to the Saadiq Personal Account Rules and Regulations, which can be found on our website sc.com/my and at our branches. Saadiq JustOne Priority Deposit-i account holders are subject to the Standard Chartered Saadiq Berhad Priority Banking Service and Privileges Terms and Conditions.

JustOne Priority Plus Deposit-i Terms and Conditions

1. The JustOne Priority Plus Deposit-i account can be opened by invitation only. You must be at least 18 years of age to open a JustOne Priority Plus Deposit-i account. The JustOne Priority Plus Deposit-i account comprises both JustOne Priority Plus Current Account-i and JustOne Priority Plus Savings Account-i.
2. You may open a JustOne Priority Plus Deposit-i account jointly with another individual, subject to a maximum of two joint account holders. In the case of a joint account, you agree that the account is to be operated on an “either one to sign” mandate, and that this mandate cannot be revoked.
3. JustOne Priority Plus Current Account-i and JustOne Priority Plus Savings Account-i account are based on the concept of Tawarruq (Commodity Murabahah). Profit earned under Tawarruq accounts is calculated based on prevailing board rate. The profit rates can be found at our website www.sc.com/my and also our branches. The JustOne Priority Plus Current Account-i and JustOne Priority Plus Savings Account-i are protected by PIDM up to RM250,000 for each depositor.
4. You will enjoy fee waivers on transactions via MEPS and HOUSE ATMs, and Interbank GIRO funds transfer via Standard Chartered ATMs in Malaysia in each month that you maintain an average monthly balance (“AMB”) of at least RM20,000 in your JustOne Priority Plus Current Account-i.

NOTE:

1. Normal transaction fees will be charged at the time of the transaction and will be reimbursed to your account in the same month. No fee reimbursements or hibah will be made if you close either your JustOne Priority Plus Current Account-i or JustOne Priority Plus Savings Account-i or both.

2. If you do not fulfill the AMB requirement each month, the normal fees for MEPS and HOUSE ATM withdrawals and Interbank GIRO fund transfers will apply during that month. These fees are set out in our Tariff of Fees and Charges, which is available at www.sc.com/my

5. AMB is calculated as follows:

$$\text{AMB (New Account)} = \frac{\text{Total of day-end balances in the account from account opening date to month end}}{\text{Number of days for which the account was open in the month}}$$

$$\text{AMB (Existing Account)} = \frac{\text{Total of day-end balances in the account every day in that month}}{\text{Number of days in that month}}$$

Example: Ms B opens her account on 22 July 2013. The total of day-end balances in her account in July 2013 is RM250,000. Ms B's account has been open for 10 days in July 2013. The AMB in that account for July 2013 = RM250000 / 10 days = RM25,000.

For August 31, the total of day-end balances in that account is RM550,000. There are 31 days in August. The AMB in that account for August 2013 = RM550,000 / 31 days = RM17,741.93

6. In addition, JustOne Priority Plus Deposit-i account holders will also enjoy the following usual Priority banking benefits:
 - 6.1 Fee waiver for international cash withdrawal at any Visa/Plus or MasterCard/Cirrus network ATMs worldwide; and
 - 6.2 Fee waiver for international funds transfer (outward telegraphic transfer) within the Standard Chartered network.
7. Only the first Debit Card issued is free. Subsequent replacements will be subject to the normal charge as set out in our Tariff of Fees and Charges.
8. Your eStatements may be downloaded via Online Banking and/or sent to your designated email address at your option. You will not receive physical hard copy statements.
9. The JustOne Priority Plus Current Account-i and JustOne Priority Plus Savings Account-i and all benefits and services under them are further subject to our banking agreement, which comprises the Saadiq Personal Account Rules and Regulations which can be found at www.sc.com/my and at our branches. JustOne Priority Plus Deposit-i account accountholders are subject to the Standard Chartered Saadiq Berhad Priority Banking Service and Privileges Terms and Conditions.

Rules and Regulations for Optional Sweep Function

1. There are two Optional Sweep functions available with the JustOne Priority Plus Deposit-i account. It is a facility that is only available if you have applied for it and we have approved your application.
2. The Optional Sweep functions are only applicable to the JustOne Priority Plus Current Account-i and the JustOne Priority Plus Savings Account-i linked to the JustOne Priority Plus Current Account-i.
3. We may terminate any of the Optional Sweep facilities at any time by notice in writing to you.
4. We may add to, delete and/ or vary as may deem fit, any of the terms and conditions herein contained by serving a notice in writing to you or by publishing the same on our website at www.sc.com/my.

A. Optional Sweep function from JustOne Priority Plus Savings Account-i to JustOne Priority Plus Current Account-i:

- (i) If your JustOne Priority Plus Current Account-i balance falls below a minimum amount as set by you (“Minimum Balance”), this sweep function will make a fund transfer of an amount equivalent to the Minimum Balance from your JustOne Priority Plus Savings Account-i to your JustOne Priority Plus Current Account-i to meet the Minimum Balance at every end day.
- (ii) This automatic transfer of funds will be made when there are funds available in your JustOne Priority Plus Savings Account-i. Where necessary, all available balances in your JustOne Priority Plus Savings Account-i will be transferred to meet the Minimum Balance at every end day.
- (iii) This sweep feature will also transfer available funds from your JustOne Priority Plus Savings Account-i to your JustOne Priority Plus Current Account-i in instances of insufficient funds in the current account to pay cheques issued on that account.

B. Optional Sweep function from JustOne Priority Plus Current Account-i to JustOne Priority Plus Savings Account-i:

- (i) This sweep function will automatically transfer any Surplus funds from your JustOne Priority Plus Current Account-i account to your JustOne Priority Plus Savings Account-i in accordance with the bank's normal procedures.
- (ii) “Surplus funds” is any amount above the maximum balance set by you in your JustOne Priority Plus Current Account-i.

Note: If you opt to take up both Optional Sweep functions, the maximum balance you set for your JustOne Priority Plus Current Account-i must be at least equivalent to the Minimum Balance in your JustOne Priority Plus Savings Account-i