

# Standard Chartered Bank Malaysia Berhad JustOne Account Online Bill Payment Campaign Terms and Conditions

## Campaign

1. The Standard Chartered Bank Malaysia Berhad (“Bank”) JustOne Account Online Bill Payment Campaign (“Campaign”) will run from 1 June 2015 until 31 August 2015, 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 New Customers over the age of 18 who:
  - 3.1 open a JustOne Account with the Bank during the Campaign Period; and
  - 3.2 maintain their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period, (“Eligible Customers”).

## Interpretation

4. “**JustOne Account**” means any of the following:
  - 4.1 JustOne Personal Account, which comprises the JustOne Personal Current Account and JustOne Personal Savings Account;
  - 4.2 JustOne Priority Account, which comprises the JustOne Priority Current Account and JustOne Priority Savings Account.
5. “**JustOne Current Account**” means any of the following:
  - 5.1 JustOne Personal Current Account;
  - 5.2 JustOne Priority Current Account.
6. “**JustOne Savings Account**” means any of the following:
  - 6.1 JustOne Personal Savings Account;
  - 6.2 JustOne Priority Savings Account.
7. “**New Customers**” means any of the following:
  - 7.1 applicants who do not hold any product with the Bank prior to the start of the Campaign Period; or
  - 7.2 applicants who are existing customers of the Bank but who do not hold any JustOne Account with the Bank prior to the start of the Campaign Period.
8. “**Online Bill Payments**” means any type of bill payments made to the participating billers list listed in the Standard Chartered Online Banking service.



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9. **“Campaign Bonus Period”** means:

9.1 In the case of an Eligible Customer who opens a JustOne Account in June 2015, the period starting from the account opening date in June to 30 November 2015, inclusive of both dates;

9.2 In the case of an Eligible Customer who opens a JustOne Account in July 2015, the period starting from the account opening date in July to 31 December 2015, inclusive of both dates;

9.3 In the case of an Eligible Customer who opens a JustOne Account in August 2015, the period starting from the account opening date in Aug to 31 January 2016, inclusive of both dates.

10. **“primary accountholder”** means (in a joint account) the accountholder whose name appears first in the Bank’s records.

11. **“average monthly balance (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 2015. The total of day-end balances in her account in July 2015 is RM250,000. Ms B’s account has been open for 10 days in July 2015. The AMB in her account for July 2015 = RM250000 / 10 days = RM25000.

For August 31, the total of day-end balances in Ms B’s account is RM550,000. There are 31 days in August. The AMB in that account for August 2015 = RM550,000 / 31 days = RM17,741.93

**Participation**

12. To participate in this Campaign, Eligible Customers must:

12.1 fulfill the JustOne Account monthly deposit requirement as described in the JustOne Account terms and conditions; and

12.2 perform at least two (2) Online Bill Payments from their JustOne Account each month via the Standard Chartered Online Banking service and/or the Breeze Mobile Banking App with a minimum of RM50 per transaction, all within the Campaign Bonus Period.



## Benefits

13. Eligible Customers who fulfill the requirements in Clause 12 above will receive a bonus interest of 1% p.a. on their JustOne Savings Account average monthly balance in each month they satisfy the Clause 12 requirements during the Campaign Bonus Period (“Campaign Bonus Interest”). This will be in addition to the benefits as described in the JustOne Account terms and conditions.

Example: Customer A opens an account on 15 June 2015. The Campaign Bonus Period will start on 15 June 2015 and end on 30 November 2015:

<i>Month</i>	<i>Fulfil JustOne Account monthly deposit requirement</i>	<i>Fulfil Online Bill Payment</i>	<i>Eligible for Campaign Bonus Interest</i>
June	✓	✓	Yes
July	✓	✓	Yes
August	X	✓	No
September	✓	X	No
October	✓	✓	Yes
November	✓	✓	Yes

14. The maximum average monthly balance in a JustOne Personal Savings Account eligible for the Campaign Bonus Interest is capped at MYR60,000.00 per Eligible Customer. The maximum average monthly balance in a JustOne Priority Savings Account eligible for the Campaign Bonus Interest is capped at MYR100,000.00 per Eligible Customer. The Campaign Bonus Interest earned will only be credited at the end of the following month.

## Summary of Interest Crediting to the JustOne Savings Account

Customer Segment	JustOne SA Account Type Holding	Base Interest [p.a]	as per current JustOne a/c feature			Campaign Promo		Total Interest Earned [p.a]
			If Credit Monthly Min into JustOne CA	Additional Interest Rate (as per current product benefits) [p.a]		If perform Eligible Online Bill Payment Transaction	Campaign Bonus Interest Rate	
			Min Monthly Crediting			Online Bill Payment Transaction Count [RM50 per Transaction]		
Personal Banking	Personal (358)	0.25%	RM1,500	1.00%	&	2	1.00%	↔ 2.25%
Priority Banking	Priority (465)	1.00%	RM10,000	1.00%	&	2	1.00%	↔ 3.00%

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15. If a customer opens both a JustOne Personal Account and a JustOne Priority Account during the Campaign Period, Campaign Bonus Interest will only be paid for the earliest account opened. If the Eligible Customer holds more than one JustOne Account in his name as primary accountholder, Campaign Bonus Interest will only be paid for the earliest account opened.
16. Customers whose JustOne Accounts are suspended, cancelled or terminated for any reason during the Campaign Period or within 1 month after the Campaign Period ends will not be entitled to Campaign Bonus Interest under this Campaign.

### **General**

17. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
- 15 The Bank may at any time vary any of these terms and conditions. Any such variation will be announced beforehand on the Bank's website at [www.sc.com/my](http://www.sc.com/my), and in the Bank's branches.
- 16 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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