

TERMS AND CONDITIONS

Priority Referral Campaign Q2 2018

Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (“the Bank”) Priority Referral Campaign Q2 2018 (“**Campaign**”) will run from 1 April 2018 to 30 June 2018, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3.0 This campaign includes accounts under SCBMB and also Standard Chartered Saadiq Berhad (“SCSB”).
- 4.0 This is a joint campaign between SCSB & SCBMB.

Eligibility

- 5.0 This Campaign is open to all of the Bank’s clients who fulfill the following conditions (“**Eligible Referrer**”) except for the Bank’s permanent and/or contract employees and non-individuals or corporate customers :
 - 5.1 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - 5.2 introduce new clients to Priority banking and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 5.3 submit the fully completed online Priority Banking Referral Form (“**Referral Form**”)
- 6.0 In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“**Eligible Referee**”) :
 - 6.1 Eligible Referee must be new to the Bank with no previous relationship with the Bank for the past 12 months prior to commencement of this Campaign Period;
 - 6.2 individuals over the age of 18 years;
 - 6.3 successfully signed for Priority Banking membership during the Campaign Period. The Priority Banking terms and conditions are available at <https://www.sc.com/my/priority/tnc/>
- 7.0 By completing the Referral Form the Eligible Referrer represents, undertakes and confirms to the Bank on the following:-
 - 7.1 that the Referrer has obtained consent from the Referee to disclose his/her name and contact details to the Bank;
 - 7.2 that the Referee has no objections to the Bank contacting them for the purposes of this Campaign;
 - 7.3 that the Referrer has informed the Referee to read the privacy notice at SCB’s website www.sc.com/my/; and
 - 7.4 that the Referrer agrees and consents for his/her name to be disclosed to the Referee for the purposes of this Campaign.
- 8.0 Under this Campaign, the Eligible Referrer would be entitled to Reward as laid out at Clause 9 upon a Successful Referral of an Eligible Referee. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer have completed and submitted the Referral Form, and provided Eligible Referee who is equally eligible under the terms of this Campaign and successfully signed up for Priority Banking membership during this Campaign Period in accordance with the terms and conditions as laid out here.
 - 8.1 The Eligible Referee is allowed to qualify for Priority Banking membership provided that the Eligible Referee fulfils the requirements of the Priority Banking terms and conditions and has to be a “New-to-Bank” (NTB) customer who maintain a minimum of RM250,000 fresh fund with the Bank in deposits and/or investments.
 - 8.2 “Wealth Management Term Deposit” WMTD/WMTD-i bundle campaign should not be the first entry product of Referee.
 - 8.3 To be eligible for this campaign, all referees must complete their Customer Investment Profile (“CIP”),
 - 8.4 The Eligible Referee and his/her joint account holders (if any) were not existing clients of the Bank in the past 12 months prior to commencement of this Campaign period
 - 8.5 Where an Eligible Referee’s accounts are joint account, the account shall be treated as ONE introduction only, irrespective of the number of accountholders.
 - 8.6 The Eligible Referee’s account must not be a joint account held together with the Eligible Referrer.
 - 8.7 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.
 - 8.8 “Fresh fund” means funds which do not originate from any accounts held with the Bank.
 - 8.9 The cash reward will be given to all successful eligible referrers who refer their referees.

9.0 Rewards

- 9.1 Eligible Referrer with Successful Referral(s) will be entitled to receive Cash Reward as per clause 10.0 and participate in the Contest to win the Contest Prize as per clause 11.0 upon fulfilling the campaign requirements.
- 9.2 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Rewards. Eligible Referrer who loses his/her entitlement to the Rewards is not entitled to any payment or compensation.
- 9.3 The Bank will only bear the cost of the Reward. Any incidental expenses i.e. transportation, accommodations, taxes must be borne solely by the prize winner.
- 9.4 The Bank reserved the right at its discretion to substitute the Rewards with other products of approximately equal value at any time with prior notice.
- 9.5 Rewards cannot be transferred, nor can they be exchanged whether in part or in full
- 9.6 The Bank makes no representation or warranty regarding the quality or suitability of the Rewards. Any dispute or complaint about the Rewards must be resolved directly with the supplier, if applicable. The Bank will not be responsible for any injury, loss or damage resulting from using the Rewards, directly or indirectly.
- 9.7 The Bank reserves the right to change or substitute the Rewards with other items of similar value if any of the Rewards becomes unavailable or is recalled or discontinued by its manufacturer or distributor.

10. Cash Reward

10.1 Under this Campaign, each Eligible Referrer will be entitled to Cash reward”) for Successful Referral as per table below:-

Number of Successful Referrals	Reward worth
1st - 2nd Referrals	RM350 per referral
3rd Referrals onwards	RM500 per referral
Every 10 Referrals Bonus	RM1,000

Example 1:

Client submitted 4 referrals and the following referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. 2 out of the 4 referrals will not be successful as the Asset Under Management (“AUM”) of Referee C is via WMTD/WMTD-i and AUM of Referee D is below RM250,000. The Referrer will be entitled to RM700 cash reward based on 2 successful referral cases.

Referees & AUM	Campaigns Participated	Successful Referral Count
A AUM of RM500K	WM Campaign – RM450K Deposit – RM50K	1
B AUM of RM250K	TD/TD-i at board rates - RM200K JOC CASA/CASA-i – RM50K	1
C AUM of RM300K	WM TD/WMTD-i Bundle Campaign - RM300K	0
D AUM of RM50K	WM Campaign – RM50K	0

- 10.2 The cash reward will only be given on in sequential order from the first customer who fulfilled all the criteria until the capping amount is exhausted. Total of RM168,000 cash to be redeemed in this campaign.
- 10.3 The cash reward will be credited to the Eligible Referrer's MYR SCBMB or SCSB active savings/current account ("Account") within 90 days after the end of the campaign period.
- 10.4 If the Eligible Referrer has more than one Account, cash reward will be credited to the active Account held in the Eligible Referrer's sole name based on the latest account opening date held in the bank's records.
- 10.5 In the event the Eligible Referrer only has joint accounts, it will be credited to the active Account with the latest account opening date as held in the bank's records
- 10.6 In the event Eligible Referrer have both current account and savings account and opened on the same date, cash rewards will be credited to the active current account.
- 10.7 The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.

11.0 Contest

- 11.1 There are a total of ONE (1) Contest Prize Winners for this Campaign.
- 11.2 Each Contest Prize winner will receive:
 - 11.2.1 One (1) table for twenty two (22) pax to Dinner in the Sky Kuala Lumpur worth RM7,000
- 11.3 Each Eligible Referrer will get ten (10) times entries with each Successful Referral
- 11.4 At the end of Campaign Period, all Eligible Referrer with at least ten (10) entries will be listed in accordance with the client's unique bank client internal identification number, in the Bank's record. After that, Eligible Referrer who have further entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank's record, then a third time and so on until all their Entries have been exhausted.
- 11.5 The total number of Entries in the list will be divided by 2 and the result rounded down to nearest number. The chosen Prize Winners ("Potential winner") will be the client appearing on the list at the positions which matches 1st multiple of the number as per example below.

Example: If there are 1,000 Entries during the Campaign Period, then the total will be divided by 2. The result is 500. Hence, the Potential winners at position no. 500 will be entitled to win the Contest Prize.

- 11.6 After the Potential winners are chosen, the Bank will call that client at his/her latest telephone number in the Bank's record within 90 working days from end of Campaign Period to answer a simple question. The Potential winner(s) will be declared the Contest Winner if he/she answers the question correctly.
- 11.7 If a chosen Potential Winner cannot be contacted after three (3) attempts, a new Potential Winner will be selected and the calling process will be repeated. The new Potential Winner will be the next number on the List
- 11.8 The Contest Prize must be redeemed within thirty (30) days from the date of winner announcement on the website. The Bank reserved the right to not entertain any appeals for extension.

12.0 General

- 12.1 The Bank's decisions relating to this Campaign are final and binding all participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
- 12.2 The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my
- 12.3 By participating in the Campaign, all participants:
 - 12.3.1 consent for The Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Rewards;
 - 12.3.2 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
 - 12.3.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
 - 12.3.4 The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.