

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Campaign Terms and Conditions

Q3 2018 Wealth Gift Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq (“SCSB”) **Q3 2018** Wealth Gift Campaign (“Campaign”) will run from **16 July 2018 to 30 September 2018**, 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 SCBMB and SCSB customers who fulfil the following conditions (“Eligible Customers”):
 - 3.1 individuals aged 21 and above;
 - 3.2 have maintained all their accounts with SCBMB and SCSB in good standing, without any breach of the relevant terms and conditions or agreements;
 - 3.3 Eligible Customers (as defined below).
4. This campaign is open to both SCBMB and SCSB customers.
5. “Bank” refers to SCBMB and SCSB.
6. For purposes of this Campaign:
 - 6.1 Unit trust or Islamic Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
 - 6.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
 - 6.3 “Asset Under Management (AUM)” refers to the value of investments managed by SCBMB or SCSB for each individual customer.
 - 6.4 “Selected Products” means any unit trust funds (UT) including Islamic Unit Trust, bonds (Bonds) including sukuk, purchased through SCBMB or SCSB branches and where the Eligible Customer:
 - (a) pays a sales charge of at least 2.5% (in the case of UT including Islamic Unit Trust); or
 - (b) pays a spread of at least 2% (in the case of Bonds including sukuk); or

NOTE: Please obtain from your Relationship Manager the latest list of investments which comply the above
 - 6.5 “Participating Bancassurance or Bancatakaful (BANCA) Products” means subscribing to any regular or single premium conventional BANCA or contribution for Takaful products.
Note: Please obtain from your Relationship Manager the latest list of BANCA products.
 - 6.6 “Total Net Qualifying Cumulative Investment Points” means the Eligible Customer’s total net investment amount or value of AUM transferred in Selected Products, which are placed through SCBMB or SCSB during the Campaign Period. Every Malaysian Ringgit (RM) invested or transferred is equivalent to 1 point. The ratio method used to determine total net qualifying cumulative investment point for:-
 - (a) UT including Islamic UT and Bonds including sukuk is at ratio 1:1
 - (b) BANCA premium or contribution recognition is at ratio 1:1



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- 6.7 “Total Subscriptions” means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Points calculation.
- 6.8 “Total Redemptions” means total redemptions of UT or Islamic UT and RB made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Point calculation. The Total Net Qualifying Cumulative Investment Point in Selected Products is calculated as follows:-
Total Subscriptions minus Total Redemptions in value during the Campaign Period.
- 6.9 “Eligible Customers” means either:
- 6.9.1 New-To-Wealth customer who have never invested (means no transaction) and do not have AUM in any of the Selected Products, structured investment, equity linked investment and BANCA products with SCBMB and SCSB for the past 12 months prior to the Campaign Period.
 - 6.9.2 Existing-To-Wealth customer who currently has invested and or held AUM in any of the Selected Products, structured investment, equity linked investment and BANCA products with SCBMB and SCSB for the past 12 months prior to the Campaign Period.
- 6.10 Eligible Customers who have fulfilled the Campaign’s requirements must submit a completed Redemption Form to redeem the gift.

Participation (Promo A, B, C & AUM Transfer)

7. “Promotion” means the promotion customer can participate in and the following are the mechanics:

PROMO A - Investment only

- Customer must fulfill the minimum total net qualifying cumulative investment point in order to be qualified for the gift in accordance to the terms and conditions
- Participating products (selected products):
 - Unit Trust including Islamic UT with a minimum sales margin of 2.5%
 - Retail Bond including sukuk with a minimum sales margin of 2%

Promo A - NTW Gift Tier

Tier	Shopping Vouchers	VIVO X21 Mobile Phone
3,000,000 and above	24,000.00	2 units + 20,000 vouchers
2,000,000 to 2,999,999	16,000.00	2 units + 12,000 vouchers
1,000,000 to 1,999,999	8,000.00	2 units + 4,000 vouchers
500,000 to 999,999	4,000.00	2 units
250,000 to 499,999	2,000.00	1 unit
100,000 to 249,999	800.00	N/A
50,000 to 99,999	400.00	N/A
30,000 to 49,999	240.00	N/A

Example 1:

Mr Wong is a new customer of SCBMB and is investing for the first time. He invests RM 500,000 in a Bond on 17 July 2018. Mr Wong’s total investment of RM 500,000 as at 17 July 2018 satisfies Tier 4 minimum Net Qualifying Investment Point. Mr Wong is entitled to RM 4,000 Shopping Voucher by submitting a completed Redemption Form.



Example 2:

Mr Yeo is a new customer of SCBMB and investing for the first time after 1 year. He invests RM 2,000,000 in a Bond on 17 August 2018 and subsequently made a redemption of RM 200,000 in Unit Trust on 25 September 2018. Mr Yeo's total Net Qualifying Investment Point as at 25 September 2018 is:

Total Subscription minus Total Redemption = RM 2,000,000 – RM 200,000 = RM 1,800,000

As such, Mr Yeo satisfies Tier 3 minimum Cumulative Investment Point and is entitled RM 8,000 Shopping Voucher by submitting a completed Redemption Form.

Promo A - ETW Gift Tier

Tier	Gift Cost / Client (MYR)	VIVO X21 Mobile Phone
5,000,000 and above	20,000.00	2 units + 16,000 vouchers
2,000,000 to 4,999,999	8,000.00	2 units + 4,000 vouchers
1,000,000 to 1,999,999	4,000.00	2 units
500,000 to 999,999	2,000.00	1 unit
200,000 to 499,999	800.00	N/A
120,000 to 199,999	480.00	N/A
90,000 to 110,000	360.00	N/A
50,000 to 89,999	200.00	N/A
20,000 to 49,999	80.00	N/A

Example 1:

Ms Jean is an existing customer and has invested and holds Unit Trust with SCBMB. She invests RM 1,000,000 in Bond on 16 July 2018. Ms Jean's total investment of RM 1,000,000 as at 16 July 2018 satisfies Tier 3 minimum Net Qualifying Investment Point. Ms Jean is entitled to RM 4,000 Shopping Voucher by submitting a completed Redemption Form.

Example 2:

Mr Yip is an existing customer and holds retail bonds with SCBMB. He invests RM 2,000,000 in Investment Suite on 16 July 2018 and subsequently makes a redemption of RM 300,000 in Retail Bonds on 25 July 2018. Mr Yip's total Net Qualifying Investment Point as at 25 July 2018 is:

Total Subscription minus Total Redemption = RM 2,000,000 – RM 300,000 = RM 1,700,000

As such, Mr Yip satisfies Tier 3 minimum Cumulative Investment Point and is entitled RM 4,000 Shopping Voucher by submitting a completed Redemption Form.



Promo B - BANCA Only

- All participating conventional and takaful products with minimum regular premium APE25,000.
- This Promo is taken from Banca Sign Up gift campaign.

Tiers	Participating BANCA Products	Gift Item
1	All conventional & Takaful products (minimum regular premium of APE 25,000)	Gift capped at maximum RM250

Example:

Mr Ang subscribes a BANCA on 16 July 2018. His subscription satisfies Tier 1 in participating BANCA products and therefore is entitled to a gift capped at maximum RM250.

Promo C - BANCA + INVESTMENT

- Any client who takes up Promo B and investments will qualify for Promo C.
- Promo C gift will be similar to Promo A. The tiers will be determined by the sum total of the investment portion and the Banca premium or contribution with a maximum cap of 5 years.
- Client who subscribes to BANCA during the campaign period will be eligible for a gift capped at a maximum of RM250.
- Only when a client subscribes to BANCA **and** Investment Product, they will qualify for a gift of higher value owing due to the investment product take up.

Participating products for BANCA:

- All participating conventional and Takaful products distributed by the bank:
 - a) with a minimum regular premium or contribution of APE25,000
 - b) with a minimum single premium or contribution of 250,000
- The tiers will be determined by the sum total of the investment portion and the Banca premium with a maximum cap of 5 years (on banca premium).
- APE is defined as the annualized premium or contribution amount for single and regular premium or contribution.

Participating products for Investment:

- Unit Trust including Islamic UT with a minimum sales margin of 2.5%
- Retail Bond including sukuk with a minimum sales margin of 2%
- PRB Min investment amount is RM 50,000
- PSB Min investment amount is RM 5,000

AUM Transfer



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- The value of AUM transferred in Selected Products, which are placed through SCBMB or SCSB during the Campaign Period is recognized as Every Malaysian Ringgit (RM) to be equivalent to 1 point.
- All AUM transfer in is subject to the bank's approval.

AUM Transfer - NTW Gift Tier

Total Net Qualifying Investments Points	Shopping Vouchers	
5,000,000 and above	25,000.00	2 units + 21,000 vouchers
3,000,000 to 4,999,999	15,000.00	2 units + 11,000 vouchers
2,000,000 to 2,999,999	10,000.00	2 units + 6,000 vouchers
1,000,000 to 1,999,999	5,000.00	2 units + 1,000 vouchers
500,000 to 999,999	2,500.00	1 unit + 500 vouchers
200,000 to 499,999	1,000.00	N/A
100,000 to 199,999	500	N/A
50,000 to 99,999	250	N/A

AUM Transfer - ETW Gift Tier

Total Net Qualifying Investments Points	Shopping Vouchers	
5,000,000 and above	15,000.00	2 units + 11,000 vouchers
3,000,000 to 4,999,999	9,000.00	2 units + 5,000 vouchers
2,000,000 to 2,999,999	6,000.00	2 units + 2,000 vouchers
1,000,000 to 1,999,999	3,000.00	1 unit + 1,000 vouchers
500,000 to 999,999	1,500.00	N/A
200,000 to 499,999	600	N/A
100,000 to 199,999	300	N/A
50,000 to 99,999	150	N/A

8. If any Eligible Customer exercises cooling-off right or cancel the investments or insurance/Takaful (BANCA) during the Campaign Period, with the result that he/she is no longer fulfilling the eligibility criteria, the Eligible Customer will not be entitled to the gifts under this Campaign.

8. Eligible Customers 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 insurance & takaful (BANCA) nor does it amount to solicitation by SCBMB or SCSB for purchase of such securities by anyone. Eligible Customers should ensure they understand all features and risks of each investment or insurance & takaful (BANCA) before taking it.

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TERMS AND CONDITIONS

Q3 2018 Wealth Gift Campaign

Standard Chartered Bank Malaysia Berhad (115793-P)

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Gift

1. Each Eligible Customer is entitled to redeem only 1 gift under this Campaign by submitting a completed Redemption Form.
2. This Campaign will cease when all gifts are taken up or upon this Campaign ends, whichever is earlier. The Bank reserves the right to cease the campaign earlier than the Campaign Period.
3. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
4. Eligible Customers who is eligible for the gift must submit a completed Gift Redemption Form to any branch of SCBMB or SCSB. The completed Gift Redemption Form must be received by SCBMB or SCSB during the Campaign Period or latest by **28 September 2018**.
5. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to SCBMB or SCSB.
6. The gifts 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. Eligible Customers whose mailing address in the Gift Redemption Form is either a P.O. Box address or an address outside Malaysia must provide the SCBMB or SCSB with a suitable delivery address at the time they are notified that they have successfully redeem a gift.
7. Any gifts which are not claimed **before 30 November 2018** will be forfeited. Customers whose gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the gift.
8. SCBMB or SCSB may change or substitute any of the gifts under this Campaign with an item of similar value if that gift is recalled by its manufacturer or distributor. We will notify you of any such change in accordance the terms and conditions under this Campaign.

General

1. Investments or insurance or takaful which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCBMB and SCSB.
2. Where any investments under this Campaign are made in a currency other than Ringgit Malaysia (RM), the investment amount used to calculate entitlement for the Gift will be converted into RM based on SCBMB's and SCSB's prevailing exchange rate for that currency as at the date the investment is placed with SCBMB or SCSB.
3. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCBMB and SCSB. SCBMB's and SCSB's decisions relating to this Campaign are final and binding all participants.
4. SCBMB and SCSB may vary any of these Terms and Conditions in relation to this Campaign by putting up a notice at all SCBMB and SCSB branches or at SCBMB website of sc.com/my.
5. By participating in the Campaign, all customers consent for SCBMB and SCSB to disclose their particulars to SCBMB's and SCSB's service providers and suppliers for purposes of running this Campaign and delivering the gift.
6. By participating in the Campaign, all participants:
 - (a) agree to participate in any interviews or other publicity events required by SCBMB or SCSB;



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- (b) consent for SCBMB or SCSB to disclose or publish their personal information such as their names and identities and any general information that SCBMB or SCSB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (c) grant SCBMB or SCSB 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.
7. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The customers agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.

IMPORTANT NOTE:

As with all investment products, the Selected Products carry risks such as market risk, currency risk, and issuer credit risk. Past performance of a fund/bond is not indicative of its future performance. Prices and distributions (if any) can go down as well as up, and investors may not get back the amount originally invested. Investors should be aware that this financial product may not be suitable for persons who are averse to such risks, and to consider the fees and charges involved. Investors are advised to read and understand the approved prospectus relating to the investment for inherent risks before investing. The Selected Products may not be suitable for all. If in doubt, potential investors should seek independent advice.

Investments in unit trust/bond or Islamic unit trust/sukuk are neither deposited with nor guaranteed by SCBMB or SCSB or its related companies. Accordingly, neither SCBMB or SCSB nor any of its related companies will be responsible to any investor for any losses which the investor may suffer as a result of the performance of any unit trust fund/bond or Islamic unit trust/sukuk.

The returns on your structured product investment will be affected by the performance of the underlying asset/reference, and the recovery of your principal investment may be jeopardized if you make early redemption.

If you are an individual, the investments in Structured Investment/bond/sukuk are made available to you if you confirm the following:-

- (i) your total net personal assets exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (ii) your gross annual income exceeding Ringgit Malaysia Three hundred thousand (RM300,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months; **OR**
- (iii) your total net joint assets with your spouse exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (iv) your joint gross annual income with your spouse exceed Ringgit Malaysia Four hundred thousand (RM400,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months

NOTE: Where there is joint applicant, he/she must also meet the above requirement.



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