

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

Campaign

1. The WM Systematic Investment Plan Q3 2018 (“Campaign”) is valid from 9 July 2018 to 30 September 2018, both dates inclusive (“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:-
 - i) New and existing Standard Chartered Bank Malaysia Berhad (“SCBMB”) **and Standard Chartered Saadiq Berhad (“SCSB”)** customers who maintain their accounts are in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - ii) Eligible Clients must designate a current or savings account with SCBMB or SCSB in their own name (or at least one of their names in the case of joint account) (“Nominated CASA”) for setting up a direct debit authorisation instruction (refer to Clause 4.5) for Year 1, 2, 3 and 4 annual payments of the Systematic Investment Plan Products (refer to Clause 4.6).
 - iii) In the event the Eligible Clients do not have any existing personal current or savings account with SCBMB or SCSB, Eligible Clients must open a current account or savings account with SCBMB or SCSB, and designate it as the Nominated CASA, in which the Nominated CASA is a conventional account or Islamic account.
 - iv) This Campaign will entitle Eligible Clients to earn promotional TD/TD-i rate when client chooses to take up a WM Systematic Investment Plan as defined in Clause 4 below.
 - v) Term Deposit-i (TD-i) is under the concept Commodity Murabahah.
4. For the purpose of this Campaign:
 - 4.1 The WM Systematic Investment Plan is offered to SCBMB and SCSB customers only.
 - 4.2 Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.

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4.3 Joint investments are treated as belonging to the person whose name appears first in the investment application form.

4.4 **“Bank”** refers to SCBMB and SCSB.

4.5 **“Direct Debit Authorisation Instruction (DDAI)”** refers to the instruction given by the **Eligible Clients to the Bank for this Campaign in the form and content acceptable to the Bank.**

4.6 Funds used to purchase this Systematic Investment Plan can not originate from any lending/financing facility with the Bank and the TDs/TD-i’s placed for annual payments can not be allowed for lending/financing facility purpose. The funds placed in TDs/TD-i’s must be free from encumbrances.

4.7 **“Systematic Invest Plan Products”** refer to the products that can be purchased by the Eligible Clients through SCBMB and SCSB and they are as follow:-

- (a) Any unit trust fund (UT) including Islamic unit trust under Regular Saving Plan (RSP) with a minimum sales charge of 2.5%. The Net Asset Value (“NAV”) will be the actual transaction value at the point of submission of the UT subscription.
- (b) PRUaspire
- (c) PRUsignature
- (d) PRUsignature Infinite
- (e) Premier One-i
- (f) Premier Legacy
- (g) PRUsignature Income

4.8 **“Systematic Invest Plan”** refers to a plan that the Eligible Customers can place their funds in TD/TD-i with the Bank and for the purchase of the Systematic Invest Plan Products upon the terms and conditions in this Campaign. The campaign is only for products denominated in Ringgit Malaysia (“RM”). Eligible Clients will earn promotional TD/TD-i rates for the upfront placements of the SIP annual payments according the illustration below:

- a) 3 Year SIP – Year 1 annual payment will be placed in a 12 month TD/TD-i upfront and the Year 2 annual payment will be placed in a 24 month TD/TD-i upfront
- b) 5 Year SIP – Year 1 annual payment will be placed in a 12 month TD/TD-i upfront and Year 2, 3 and 4 annual payments will be placed in a single 24 month TD/TD-i upfront

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Priority Banking Client		
SIP Duration	3 Years	5 Years
Minimum annual payment	50,000	50,000
Promotional TD/TD-i rate for 12 & 24 months	6%	N/A
Promotional TD/TD-i rate for 12 & 24 months	N/A	6%

Personal & Premium Banking Client		
SIP Duration	3 Years	5 Years
Minimum annual payment	30,000	15,000
Promotional TD/TD-i rate for 12 & 24 months	5%	N/A
Promotional TD/TD-i rate for 12 & 24 months	N/A	5%

NOTE: Please obtain from your Relationship Manager the latest list of investments in order to comply with above. For Eligible Clients who purchase Islamic unit trust, Premier One-i & Premier Legacy under Systematic Invest Plan will only earn promotional TD-i rates.

Participation

5 Upon maturity of the TD/TD-i, the principal and interest/profit capitalised funds placed in both the 12 months and 24 months TD/TD-i will be credited into Eligible Customer's CASA in accordance to the DDAI. The principal of the TD/TD-i in both the 12 months and 24 months TD/TD-i will be used in full for the payment of the Systematic Investment Plan Products in accordance to DDAI.

Example:

Mr. Lee has invested RM 150,000 into a 3 years Systematic Investment Plan in RM denominated products on 20th April 2018. The following will take place on 20th April 2018:

1. The first annual payment (Year 0) of RM50,000 will be made to purchase the Systematic Investment Plan Products. A DDAI will be set up for Year 1 and Year 2 payments.
2. Year 1 payment of RM 50,000 will be placed into a 12 Months TD/TD-i at 6%p.a.
3. Year 2 payment of RM 50,000 will be placed into a 24 Months TD/TD-i at 6%p.a.

On 20th April 2019, upon the maturity of the Year 1 TD/TD-i, the principal and interest/profit capitalised of Year 1 TD/TD-i will be automatically credited into Mr Lee's CASA or Islamic CASA account. The Year

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1 payment of RM50,000 will be debited from Mr Lee's CASA or Islamic CASA account and then made to purchase the Systematic Investment Plan Products and such payment and purchase will be made in accordance to the DDAI.

On 20th April 2020, upon the maturity of the Year 2 TD/TD-i, the principal and interest/profit capitalised of Year 2 TD/TD-i will be automatically credited into Mr Lee's CASA or Islamic CASA account. The Year 2 payment of RM50,000 will be debited from Mr Lee's CASA or Islamic CASA account and then made to purchase the Systematic Investment Plan Products and such payment and purchase will be made in accordance to the DDAI.

6. Eligible Customers can choose to make the yearly payments to purchase a different type of UT or Islamic UT. Eligible Customers must inform the Bank and their respective Relationship Manager of such intention at least 1 month prior to the maturity of the respective TD/TD-i placed, and allow DDAI to be amended or changed accordingly for the payment to be made for the purchase of new UT or Islamic UT. Should the Eligible Customers fail to do so, the yearly payment will be made to purchase the same type of UT or Islamic UT that was purchased in Year 0. For the avoidance of doubt, The Eligible Customers can only change one type of UT or Islamic UT with another type of UT or Islamic UT and not with Banca products.

Systematic Investment Plans purchased on products stated in Clause 4.7 above are not eligible for any change of product type and annual payments must be made to the same product purchased in Year 0.

7. Each Eligible Customer's entitlement to the respective TD/TD-i promotional rates under this Campaign is subject to the following conditions:
 - 7.1 The total amount of placement in the 12 months and 24 months TD/TD-i must be the actual annual payment amounts for the Systematic Investment Plan Product and the payment and purchase of the Systematic Investment Plan Products will be made in accordance to DDAI.
 - 7.2 The placement of the 12 months TD/TD-i for Year 1 annual payment and 24 months TD/TD-i for Year 2,3, and 4 annual payment must be made on the same day the Systematic Investment Plan Products is purchased.
 - 7.3 The Systematic Investment Plan Product's primary accountholder must also be the primary accountholder for the TD/TD-i.
 - 7.4 Multiple TD/TD-i placements in different certificates/accounts are not allowed.

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8. If any Eligible Customer exercises cooling-off right or cancels the Systematic Investment Plan or fails to fulfil any of the requisite criteria of the purchase of Systematic Investment Plan Products at any time of the Systematic Investment Plan, he/she is no longer fulfilling the eligibility criteria. In that case, the Eligible Customer will not be entitled to the promotional rates under this Campaign. If any of the events mentioned occur, the Bank is entitled to revise the promotional rates on that TD to the prevailing rate for the similar tenure of TD. For TD-i, the Eligible Customer agree to waive their rights to earn the difference between the promotional rate and the prevailing rate. This notice will prevail over the rates stated in the relevant deposit receipt or any documentation or confirmation to the contrary.
9. Any placement of TD/TD-i in the Bank by the customers is subject to the Bank's banking agreement. Customers should note that they might receive lower interest or no interest rate on their TD if they withdraw any part of their deposit before the maturity date. Any premature upliftment for TD-i is subject to customer providing Ibra'/rebate on the Sale Price agreed with the Bank. Customers may get more information on this at the Bank's tariff of Fees and Charges which forms part of the banking agreement and can be obtained from the Bank's branches or from its website at sc.com/my.
10. Under this Campaign, the Bank reserves the right to cease this Campaign at any time.
11. SCBMB or SCSB can deduct the sum of monies from the Eligible Customer's CASA or Islamic CASA account which is equivalent to the value of the promotional interest/profit rate should the client fail to pay the premium/contribution at any time of the premium/contribution payment term.

General

12. Customers who participate in this Campaign will not be eligible for other promotions or campaigns by the Bank during the campaign period.
13. 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.
14. 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, and in the Bank's branches.

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15. By participating in the Campaign, all participants:

- (i) agree to participate in any interviews or other publicity events required by the Bank;
- (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.

16. 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.

17. 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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