

Terms and Conditions

SmartDirect: Digital Investor Campaign 2 [Extension]

Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “Bank”) extend SmartDirect: Digital Investor (“**Campaign**”) [ended 28 Feb 2021] with the following terms and conditions effective from **01 March 2021 to 31 March 2021**, 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 the Bank’s clients who fulfill the following conditions (“**Eligible Clients**”):
 - 3.1 individuals aged 18 years old and above;
 - 3.2 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 3.3 during the Campaign Period, have successfully subscribed unit trust by using SmartDirect for a cumulative subscription amount in a calendar month as per the table provided under Clause 4 and the subscriptions must be at sales charge of 2.5%.
 - 3.4 have sufficient monies in their designated accounts for the Bank to debit from for the investment amount and proceed with the investment transaction;
 - 3.5 unit trust subscription in non-MYR currencies will be transacted in MYR equivalent currency rate and the list of non-MYR currencies is provided under Clause 15;
 - 3.6 unit trust subscriptions performed by using other channels other than SmartDirect are not eligible to participate this Campaign;
 - 3.7 Bank’s staff is not eligible to participate this Campaign;
 - 3.8 The Bank’s records of the unit trust subscription will be final and conclusive.
 - 3.9 Unit trust subscriptions performed via SmartDirect will not qualify for subscription amount towards any other campaigns during the SmartDirect Digital Investor campaign.

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Campaign's Reward

4. The Eligible Clients (for each tier) will receive the Reward on **first-come, first-serve** basis upon achieving the cumulative subscription amount as per the table below.

| Tier | Cumulative Subscription Amount for the Calendar Month <i>(MYR and equivalent)</i> | Reward |
|------|--|----------------|
| 1. | 128,000 – 287,999 | Apple AirPods |
| 2. | 288,000 and above | Apple Watch SE |

5. The Reward fulfilment will be completed within 90 days immediately after the Campaign ends.
6. The Bank will contact the Eligible Clients to confirm the address for the delivery of the Reward. The Bank will not proceed to process the fulfilment of the Reward if unable to contact the Eligible Clients to confirm the address details or client requests to deliver the Reward to a P.O. Box address.
7. The Bank will not entertain any request to change the Reward.
8. The Bank will not deliver the Reward if the Eligible Clients withdraws or cancels the investment transaction by submitting a completed request form and received by the Bank's branch within the Campaign Period.
9. Eligible Clients are advised to examine the Reward upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Reward.
10. The Bank reserves the right at any time to replace the Reward with any other reward of similar value. The Reward is neither transferrable nor exchangeable for cash or otherwise.

General

11. The Bank will consider any matters, dispute or claim arise under this Campaign and decide accordingly.
12. 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.
13. By participating in the Campaign, all participants:
- agree to participate in any interviews or other publicity events required by the Bank;
 - consent for the Bank to disclose or publish their personal information such as their names and identities to bank-appointed third parties for reward fulfilment purposes;
 - 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

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- d. 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.

15. MYR equivalent rates for non-MYR mutual fund subscriptions by using SmartDirect are as follows:

| Currency | MYR conversion rate |
|----------|---------------------|
| USD | 4.0 |
| AUD | 3.0 |
| EUR | 5.0 |
| GBP | 5.0 |
| SGD | 3.0 |
| HKD | 0.5 |
| CNY | 0.6 |

- 16. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, 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.