

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

### Campaign

1. The Systematic Investment Plan Q1 2019 ("Campaign") is valid from 1<sup>st</sup> January 2019 to 31<sup>st</sup> March 2019, 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 all clients who fulfil the following conditions ("**Eligible Clients**"):
  - i) Individual aged 21 and above:
  - ii) New and existing Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB") Eligible Clients who maintain their accounts are in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
  - iii) Client must have a 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 4.7).
  - iv) In the event the Eligible Clients do not have any existing personal current or savings account with SCBMB or SCSB, a current account or savings account must be opened with SCBMB or SCSB, and designate it as the Nominated CASA, in which the Nominated CASA is a conventional account or Islamic account.
  - v) This Campaign will entitle Eligible Clients to earn promotional TD/TD-i rate when client chooses to take up a WM Systematic Investment Plan.
  - vi) Term Deposit-i (TD-i) is under the concept Commodity Murabahah.
4. For the purpose of this Campaign:
  - 4.1 "**Bank**" refers to SCBMB and SCSB.
  - 4.2 The WM Systematic Investment Plan is offered to SCBMB and SCSB Eligible Clients only.

- 4.3 Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.
- 4.4 For joint investments, the investments are treated belonged to the person whose name appears first in the investment application form.
- 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 cannot be allowed for lending/financing facility purpose. The funds placed in TDs/TD-i’s must be free from encumbrances.
- 4.7 **“Systematic Investment Plan Products”** refer to the products that can be purchased by the Eligible Clients through SCBMB and SCSB and they are as follows:-
- (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
  - (h) PRUsignature SE
- 4.8 **“Systematic Invest Plan”** refers to a plan that the Eligible Clients 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”**).

### Participation

5. Each Eligible Client 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 months TD/TD-i upfront and the Year 2 annual payment will be placed in a 24 months TD/TD-i upfront;

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

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.

- 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 Client'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 product on 20<sup>th</sup> November 2019. The following will take place on 20<sup>th</sup> November 2019:

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 5%p.a.
3. Year 2 payment of RM 50,000 will be placed into a 24 Months TD/TD-i at 5%p.a.

On 20<sup>th</sup> November 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 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 20<sup>th</sup> November 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.

7. Each Eligible Client's entitlement to the respective promotional TD/TD-i 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.
8. Eligible Clients can choose to make the yearly payments to purchase a different type of UT or Islamic UT. Eligible Clients 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 Clients 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 Clients can only change one type of UT or Islamic UT with another type of UT or Islamic UT and not with Banca products.

9. 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.
10. If any Eligible Clients exercises cooling-off right, cancels or fails to fulfil any of the requisite criteria of the purchase of the Systematic Investment Plan products, he/she is no longer fulfilling the eligibility criteria. Eligible Clients should note that they will not receive any interest on their TD if they withdraw, or are unable to fulfil the Campaign eligibility at any occurrence. For TD-i, any premature upliftment or if client is unable to fulfil the Campaign eligibility, the client shall provide the full rebate on the total profit agreed with the Bank. Subsequently the Bank will proceed to uplift the TD/TD-i and the principal amount shall be returned to Eligible Client's designated CASA or Islamic CASA account.
11. Any placement of TD/TD-i in the Bank by the Eligible Clients is subject to the Bank's banking agreement.
12. The Bank reserves the right to cease this Campaign at any time.

#### **General**

13. Eligible Clients who participate in this Campaign will not be eligible for other promotions or Campaign offered by Wealth Management during the Campaign Period.
14. 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. The Bank's decision shall be final and conclusive.

15. 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](http://sc.com/my), and in the Bank's branches.
16. 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.
17. 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.
18. 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.