

“4.38% p.a. 12month Term Deposit-i” Campaign Terms and Conditions

Campaign

1. Standard Chartered Saadiq Berhad’s (“SCSB”) “4.38%p.a. 12 month Term Deposit-i (“TD-i”) Campaign” (“Campaign”) is valid from 4 September 2018 to 31 October 2018 (“Campaign Period”) both dates inclusive.
2. By participating in this Campaign, participants are to be bound by all the revised terms and conditions as stated herein.
3. This is a joint Campaign by SCSB and Standard Chartered Bank Malaysia Berhad (“SCBMB”) (together shall be referred to as “Banks”).
4. This Campaign Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility

5. This Campaign is open to the following individuals:
 - 5.1. are aged 18 years and above;
 - 5.2. existing Priority Banking Clients; and
 - 5.3. open a Term Deposit-i (“TD-i”) account with SCSB and have maintained all their accounts with the Banks, as the case may be, in good standing, without any breach of the terms and conditions; (“Eligible Clients”).

Interpretation

6. For purposes of this Campaign:

The promotional Term Deposit-i rate offer is applicable to Eligible Clients who open a SCSB TD-i Account

“**Primary accountholder**” means (in a joint account) the accountholder whose name appears First in the Bank’s records;

“**Fresh Funds**” means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into a Current Account or Savings Account (“CASA”) / Current Account or Savings Account-i (“CASA-i”) and Term Deposit-I (“TD-I”) from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of Wealth assets held with SCBMB or Standard Chartered . However, transfers of funds from other CASA/CASA-i including maturity and/or upliftment of Term Deposit / TD-i account within SCSB or SCBMB are not considered Fresh Funds.

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“Allocation Period” means three (3) months from the date on the placement of the TD-i.

Promotional Rate Offer

7. Each Eligible Clients who satisfies all requirements set out in this Campaign terms and conditions will enjoy the following TD-i promotional rate as per Table A below (“Promotional Rate”). To enjoy the Promotional Rate Eligible Clients must have the required placement amount as seen in TD-i Placement Amount below together with the accompanying CASA/CASA-i Requirement for the fresh fund deposit as seen below in Table A.

Table A:

Promotional Rate	TD-i Placement Amount	CASA/CASA-i Requirement
4.38% p.a. TD-i for 12 months	Minimum RM200,000 up to RM500,000	Minimum of RM50,000 fresh fund deposit in CASA/CASA-i
	Above RM500,000 up to RM1,000,000	Minimum of RM100,000 fresh fund deposit in CASA/CASA-i

8. Each TD-i placement under this Campaign must be a minimum fresh funds of RM200,000 and the maximum placement per Client is RM1,000,000. The maximum limit is based on total aggregate placements into TD-i.
9. Multiple placements in multiple receipts are permitted subject to the conditions set out in Table A and clause 14.
10. All TD-i placements under this Campaign will be automatically be renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
11. The Fresh Funds in the CASA/CASA-i will be allocated for the Allocation Period. The Eligible Client cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the TD-i rate shall be revised to the prevailing Board Rate. The customer shall provide rebate (ibra’) on the difference between the promotional rate and the prevailing Board rate.
12. The amount allocated in CASA/CASA-i for the Allocation Period is not eligible for Promotional Gift.
13. SCSB will only accept a total TD-i placement amount of RM200,000,000 under this Campaign. Once the total has been achieved, SCSB reserves the right to terminate the Promotional Rate Offer. SCSB will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.
14. Any premature withdrawal of TD-i under this Campaign is subject to the following:-
- 14.1 For Islamic TD-i, if any Eligible Clients exercises their premature withdrawal or cancels the TD-i during the Campaign Period, with the result that he/she is no longer fulfilling

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the eligibility criteria for tenure of the TD-i, the Client must provide Ibra'/rebate on the full profit amount as agreed with the Bank.

- 14.2 Where the premature withdrawal is only part of the TD-i amount, any partial withdrawal of the TD-i must be in whole multiples of RM5,000
- 14.3 The undrawn amount remaining in the TD-i after the partial withdrawal must be at least RM5,000
- 14.4 The remaining portion of the TD-i will continue to earn profit amount at the Promotional Rate for the rest of the originally agreed term.

General

- 15 TD-i and CASA /CASA-i accounts under this Campaign are eligible for protection by PIDM.
- 16 TD-i is under Commodity Murabahah contract.
- 17 All CASA-i based on Qard is not eligible for this campaign.
- 18 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.
- 19 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.
- 20 By participating in the Campaign, all participants:
 - agree to participate in any interviews or other publicity events required by the Bank;
 - consent for SCSB or SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCSB or SCBMB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - grant SCSB or SCBMB 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.
- 21 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.
- 22 The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.

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