

## Business Banking DYSON CASA Campaign Terms and Conditions

### Campaign

1. The Business Banking DYSON CASA Campaign (“Campaign”) will run from 12<sup>nd</sup> February to 30<sup>th</sup> April 2020 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the Campaign terms and conditions below. This Campaign terms and conditions must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms and the banking agreement, these terms shall prevail limited only to the inconsistencies.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

### Eligibility

4. This Campaign is open to: -

This Campaign is by Invitation made via Business Banking Relationship managers (“RM”) or Portfolio Managers (“PM”) to Customers. The invitation can be made to Business Banking Customers who fulfil the following conditions:

- a) Existing SCBMB and SCSB Business Banking customers
- b) New SCBMB and SCSB Business Banking customers; who has Local Currency Current Account (hereinafter referred to as “Account/s”) from SCBMB and/or SCSB and maintained their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period

(Hereinafter referred to as “Eligible Accountholders/participants”).

For purpose of this campaign, “Invitation” means customers of SCBMB or SCSB is invited to participate in this Campaign.



5. Eligible Accountholders have to maintain all their Account/s with SCBMB and SCSB (if any) in good standing, without any breach of the terms and conditions to enjoy the Campaign Offer.

## Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to February to April 2020  
 “Fresh Funds” means monies or funds howsoever transferred, credited, or paid into the Eligible Accountholder’s account from other bank(s) 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 Fixed Deposits or Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and/or savings (“CASA”) account within the SCBMB and SCSB are not considered as Fresh Funds.
- b) **“Eligible CASA / Eligible Islamic CASA”** means all current and savings account with SCBMB or all Islamic Current or Savings Account based on Tawarruq (except for Saadiq My HomeOne-i, Mortgage One Account) and with SCSB opened or top-up with the required Fresh Funds / Incremental Fresh Funds during the Campaign Period;)
- c) **“Allocation Period”** means three (3) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for this Campaign under the CASA Gift offer.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.
- e) **“Incremental Balance”** (IB) is the difference between the sum of all current accounts, savings accounts, Islamic CASA and fixed deposits / term deposit-i balances held by the client with the Bank as at the last day of the deposit month, minus the Benchmark Balance. IB must be met and Fresh Funds must be earmarked as per the stipulated Allocation Period, in order for the New-to-Segment client to be eligible for gifts.
- f) **“Benchmark Balance”** is the Eligible CASA / Islamic CASA’s total sum of all currents, savings accounts and time deposit balances (at client level), at month end with the Bank as at 31<sup>st</sup> January 2020.



**Table A: For Existing Business Banking Clients**

Benchmark Balance as at 31 January 2020	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month	Fresh Funds	Incremental Balance	Eligible for Gift & Gift Type (Yes / No)
<u>Client A</u> RM250K	31 Jan 20	RM1mil	RM750K	RM1M – RM250K = RM750K	Yes (One (1) unit of Dyson PureCool Me™)
<u>Client B</u> RM1mil	3 Feb 20	RM3mil	RM2mil	RM3mil – RM1mil = RM2mil	Yes (Two (2) units of Dyson PureCool Me™ OR One (1) units of Dyson Pure Cool Me Tower™ AND one (1) unit of Dyson Air Wrap Styler™)
<u>Client C</u> RM1mil	23 Mar 20	RM500K	RM500K	RM1mil – RM500k = RM500K^	Not eligible

**Illustration on Client C**

^ Client C's Incremental Balance is insufficient.



TERMS AND CONDITIONS  
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Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)  
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

12 February– 30 April 2020

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Benchmark Balance as At 31 Jan 2020	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month	Fresh Funds	Incremental Balance	Eligible for Gift & Gift Type (Yes / No)
<u>Client D</u> RMO	15 April 20	NA	RM750K	RM750K – RMO = RM750K	Yes (One (1) unit of Dyson Pure Cool Me™)

### Gift

5. The Eligible CASA / Islamic CASA must fulfil all the following requirements in order to participate in this Campaign:
  - (a) Must deposit or credit Fresh Funds or place into an Eligible CASA / Eligible Islamic CASA the required amount as stated in Table C below; and
  - (b) Fresh Funds in the Eligible CASA / Eligible Islamic CASA must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period.
  - (c) New-to-Segment clients are required to meet the Fresh Funds and allocation conditions as set out in Clause 5 (a & b), and the Incremental Balance conditions as exemplified in Table A, and under Interpretation (Clause f)
  
6. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table C, subject to the Gift availability stated in the same table and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.



**Table C: Gift Offer and Available Units**

Fresh Funds Placement into Eligible CASA / Islamic CASA	Gift	Total Units Available
<b>Every RM750,000</b>	One (1) unit of Dyson Pure Cool Me™ Personal Purifier Fan	5
<b>Every RM1,050,000</b>	One (1) unit of Dyson Airwrap™ Styler Complete	5
<b>Every RM1,200,000</b>	One (1) unit of Dyson Pure Cool™ Advanced Technology Tower TP04	5
<b>Every RM1,500,000</b>	One (1) unit of Dyson V11™ Absolute	5

7. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM250,000 or RM1,050,000 or RM1,200,000 or RM1,500,000 as per Table C to be entitled for the Gifts. All placements must be made within the Campaign Month during the Campaign Period.
8. Letter of Gift Entitlement will be issued through the Bank's branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB's or SCSB's branches. The letter will state the Gift the Eligible Account Holder is entitled to be based on the Allocation Amount. Through the letter, the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted to the Business Banking Relationship Managers or Portfolio Managers.
9. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for three (3) months.



10. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
11. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
12. All Gifts will be delivered or couriered to the Eligible CASA / Eligible Islamic CASA account holder's mailing address as maintained in the Bank's system, or to the Bank's branch in Malaysia as expressed by the Eligible Account Holder.
13. All Gifts will be fulfilled no later than two (2) months from the date of end of the allocation period.
14. Each Eligible Account Holder is entitled to redeem a maximum of two (2) Gifts each per tier.

#### **Other Terms and Conditions Governing the Gift Offer**

15. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
16. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
17. Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
18. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.



19. Eligible Account Holders whose Eligible CASA / Islamic CASA are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
20. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.

## General

21. For SCSB account, the campaign only applicable to Islamic CASA based on Tawarruq.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.

