

CASA Cash Reward Campaign Terms and Conditions 22nd June till 30th September 2018

Campaign

- 1 The CASA Cash Reward Campaign (“Campaign”) will run from 22 June 2018 to 30th September 2018, inclusive of both dates (“Campaign Period”).
- 2 By participating in this Campaign, participants agree to be bound by the relevant banking agreement and all the terms and conditions below. If there are inconsistencies between these terms and conditions and the relevant banking agreement, these terms and conditions shall prevail limited only to the inconsistencies.
- 3 This campaign includes accounts under Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”). This is a joint campaign between SCSB & SCBMB. (hereinafter collectively referred to as “the Bank”).

Eligibility

- 4 This Campaign is open to existing Personal and Premium Banking customers of SCBMB and SCSB that were invited via Special Invitation only. (hereinafter referred to as “Eligible Accountholders”)
- 5 The Special invitation may be made via phone calls, Electronic Direct Mails (EDM) or Short Messaging Service (SMS) to the Eligible Accountholders. Eligible Accountholders must maintain all their accounts with SCBMB and SCSB in good standing, without any breach of the terms and conditions, to enjoy the campaign offer.
- 6 The Eligible Accountholders must deposit Fresh Funds into any of their Current and Saving Account (hereinafter referred to as “CASA”) or Current and Saving account-i (hereinafter referred to as “CASA-i”) in order to participate in this campaign. CASA-i accounts is based on syariah concept of Tawarruq.

Interpretation

- 7 CASA / CASA-i are all the Eligible Accountholder’s Ringgit Malaysia current and savings accounts with SCBMB or SCSB, including any joint current or savings accounts which the Eligible Accountholders hold jointly with another person.
- 8 “Fresh Funds” means monies or funds howsoever transferred, credited, or paid into the Eligible Accountholder’s Account 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 Fixed Deposits or Wealth assets held with SCB or SCSB. However, transfers of funds from other current and/or savings accounts within SCB or SCSB are not considered as Fresh Funds.
- 9 “Participation Period” and “Tracking Period” are determined by the month that the Special Invitation is received by the Eligible Accountholder as seen in Table A.
- 10 “Incremental Average Balance” means the difference between the Baseline Balance and the Campaign Average Balance.
- 11 “Baseline Balance” means the total of all deposits held in the Eligible Accountholder’s CASA /CASA-i accounts on 31st May 2018.



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CASA Cash Reward Campaign 2018

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The Offer

- 12 Eligible Accountholders who deposits RM20,000 of Fresh Funds into their CASA/CASA-i account during the Participation Period as seen in Table A below and achieve a minimum Incremental Average Balance of RM20,000 over the Tracking Period as seen in Table A below will be eligible for a Cash Reward of RM100 (hereinafter referred to as “Cash Reward”).

Table A

Special Invitation Received in:	Participation Period	Tracking Period
June	Before 31 st June 2018	June, July and August 2018
July	Before 30 th July 2018	July, August and September 2018
August	Before 31 st August 2018	August, September and October 2018
September	Before 30 th September 2018	September, October and November 2018

- 13 Campaign Average Balance is calculated as follows:

$$\text{Campaign Average Balance} = \frac{\text{total of all end of the day balances in the account during the Tracking Period}}{\text{Number of days during the Tracking Period}}$$

Table B

	Baseline Balance as at 31 May 2018	Campaign Average Balance	Incremental Average Balance	Eligible for Cash Reward?
Customer A	RM30,000	RM50,000	RM20,000	yes
Customer B	RM50,000	RM30,000	(-)RM20,000	no
Customer C	RM0	RM20,000	RM20,000	yes

- 14 The total capping of the Cash Rewards to be given out under the Campaign is **RM50,000**.
- 15 Only one Cash Reward will be given to each Eligible Accountholder, regardless of the number of accounts held.
- 16 The Incremental Average Balance must be achieved by the deposit of Fresh Funds into the account.
- 17 The Cash Reward will be given to the Eligible Accountholders who meet the conditions set out in these terms and conditions (hereinafter referred to as “Successful Eligible Accountholders”). In the event of a tie and the total Cash Reward cap has been met, the Cash Reward will be accorded to the Successful Eligible Accountholders with the highest Incremental Average Balances as recorded in the Bank’s system.
- 18 The Cash Reward will be credited to the Successful Eligible Accountholder’s Ringgit Malaysia (hereinafter referred to as “MYR”) SCBMB or SCSB active savings/current account within 90 days after the end of the Tracking Period.
- 19 If the Successful Eligible Accountholder has more than one CASA/ CASA-i Account, the Cash Reward will be credited to the active Account held in the Successful Eligible Accountholder’s sole name based on the latest account opening date held in the Bank’s records.

- 20 In the event the Successful Eligible Accountholder only has joint accounts, it will be credited to the active Account with the latest account opening date as held in the Bank's records.
- 21 In the event Successful Eligible Accountholder have both current account and savings account and opened on the same date, Cash Rewards will be credited to the active current account.
- 22 The Successful Eligible Accountholder may also opt to receive the Cash Reward in the form of Robinsons Cash Vouchers worth RM100, or any other cash vouchers valued at RM100, as may be offered by the Bank at the Bank's sole discretion (hereinafter referred to as "Cash Voucher").
- 23 An SMS notification will be sent to the Successful Eligible Accountholder's registered mobile number with the Bank and the Successful Eligible Accountholder will be given the option to choose for the Cash Reward to be banked into their account, or to receive the Cash Voucher. If no response is received by the Bank, the Cash Reward will be banked into the Successful Eligible Accountholders account by default.
- 24 If the Successful Eligible Accountholder opts for the Cash Voucher, the Cash Voucher will be delivered to the Successful Eligible Accountholder's address as maintained with the Bank. Eligible Account Holders are responsible for ensuring that they register and update their contact details and records with the Bank. Please note that any changes in contact details will take at least three (3) working days to be processed.
- 25 The Bank has the discretion to forfeit the Cash Reward in the event all Account (s) is/are dormant, closed or terminated.

General

- 25 The Bank's decisions relating to this Campaign are final and binding all participants.
- 26 If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCBMB or SCSB. SCBMB or SCSB's decisions relating to this Campaign is final.
- 27 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 or via SMS or electronic mail.
- 28 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.
- 29 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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