

## Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Campaign Terms and Conditions Deposit and Wealth Campaign 2019

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively refer as “Bank”) **Deposit and Wealth 2019** (“Campaign”) commences from **2<sup>nd</sup> September 2019 to 30<sup>th</sup> September 2019**, 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 21 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 New to Wealth, New to Priority Banking and New to Premium Banking;
    - 3.3.1 New to Wealth clients refer to clients with no wealth transactions for the past 12 months from 2 September 2019;
    - 3.3.2 New to Priority Banking refer to clients whom previously not or never sign up as priority banking within the Bank;
    - 3.3.3 New to Premium Banking refer to clients whom previously not or never sign up as premium banking within the Bank.
  - 3.4 Existing Premium Banking client who meets the MYR 250,000 deposit / investment and the requirements provided by the Bank can become a Priority Banking client.

### For the purpose of this Campaign

4. Unit trust or Islamic Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
5. “**Primary Accountholder**” refers to the accountholder whose name appears first in the Bank’s record such as joint investment, Islamic term deposit (“TD-i”) or fixed deposit (“FD”).

6. Placement of FD/TD-i must be of “**Fresh Fund**”.
- “**Fresh Funds**” means funds which do not originate from any account held with SCBMB or SCSB. It means monies or funds howsoever transferred or debited from other banks and/or financial institutions to SCBMB or SCSB. However, transfers of funds from other current and / or savings or including monies from fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered as Fresh Funds.
7. “**Selected Products**” and its corresponding transaction details for Eligible Clients to participate in this Campaign is illustrated below.
- 7.1 All unit trust and Islamic unit trust (collectively refer “UT) with a single payment that fulfils a minimum sales charge of 2.5%;
- 7.2 Single Premium Banca Product as below:
- Signature Heirloom
- 7.3 \*Regular Premium Banca product as below:
- PRUsignature
  - PRUaspire
  - PRUsignature infinite
  - PRUsignature income
  - PRUsignature SE
  - Premier One-i
  - Premier Legacy
- \*Regular Premium Annualized Premium Equivalent (“**APE**”) is not subject to maximum placement in FD/TD-i. APE refers as annualized premium or contribution for both conventional and takaful single and regular premium products.
8. If any insurance policy that purchased by Eligible Clients under Clause 7.2 and 7.3, surrender during the Allocation Period the Bank will deem it as early surrender and the FD/TD-i placed will be uplifted and the Eligible Client will not entitle Promotional Rate and any other interests.

### Promotional Rate

9. Eligible Clients who satisfy all the requirements under this Campaign will enjoy the FD/TD-i Promotional Rate at ratio 7:3 with their investment in UT and purchase of Selected Product respectively.

#### 9.1 **UT**

Investment in UT must be of single payment with a minimum sales charge of 2.5%, the Eligible Clients can place Fresh Funds as FD/TD-i for 6 months to entitle for the Promotional Rate provided below.

Type of Investment	Minimum Placement Minimum Investment	Maximum Placement Maximum Investment	Promotional Rate	Tenure of FD/TD-i
UT	FD/TD-i: RM70,000 UT: RM30,000	FD/TD-i: RM210,000 UT: RM90,000	<b>4.70%p.a.</b>	<b>6 months</b>
<b>TOTAL</b>	<b>RM100,000</b>	<b>RM300,000</b>		

#### Scenario 1:

Mr Lee has invested MYR 30,000 in UT and comply a minimum sales charge of 2.5%. Subsequently he has placed MYR 70,000 into Fixed Deposit for a duration of 6 months duration.

Based on the above transaction, Mr Lee is entitled for 4.70% on TD placed, hence after 6 months Mr Lee will receive MYR 1,645 interest payout.

#### Scenario 2:

Eric, who is interested in the Deposit & Wealth campaign have placed an FD of MYR 210,000 and an investment of MYR 90,000 in UT on 15 September 2019. On 20 September 2019 he decides to cancel the UT purchased. Since the purchase is still within the cooling off period (within 6 Business day from the subscription date), the FD will be uplifted and no interest will be paid.

#### 9.2 **Banca**

Eligible Clients purchase Selected Products with single payment under Clause 7.2 and Clause 7.3, where both premiums APE are not subject to maximum placement and can place the Fresh Funds as FD/TD-i for 6 months to earn the Promotional Rate.

For FD/TD-i placement with Banca, FD/TD-i placement will only be done upon policy in-forced. At such circumstances, the FD/TD-i will be back-dated to the policy purchase date.

Type of Investment	Minimum Placement Minimum Investment	Maximum Placement Maximum Investment	Promotional Rate	Tenure of FD/TD-i
Banca	FD/TD-i: RM70,000 Banca: RM30,000	No maximum	<b>4.70%p.a.</b>	<b>6 months</b>
<b>TOTAL</b>	<b>RM100,000</b>			

#### Scenario 3:

Lai decided to purchase a MYR 30,000 Signature Heirloom. He has submitted the application on 1 October 2019. As per the criteria set in this Campaign, Lai is not allowed to place the FD until his application to purchase the policy is approved. On 15 October 2019, Lai's application has been approved and



sc.com/my

TERMS AND CONDITIONS  
Deposit and Wealth Campaign  
Standard Chartered Bank Malaysia Berhad (115793P)  
Standard Chartered Saadiq Berhad (823437K)

Here for good

subsequently he places MYR 70,000 FD and eligible for the Promotional Rate stipulated under this Campaign. His FD placement will commence on 1 October that is the date he submitted the application.

Scenario 4:

Muthu bought MYR30,000 PRUSignature with the Bank and subsequently deposits MYR 70,000 into FD account.

On the 5<sup>th</sup> month, Muthu decides to surrender the PRUSignature insurance policy under this Campaign. Based on the campaign criteria, Muthu will not be eligible for the Promotional Rate. The FD will be uplifted and no FD interest will be paid.

10. Eligible Client must place the FD / TD-i for 6 months (“**Allocation Period**”) to enjoy the Promotional Rate. The Eligible Client cannot withdraw or transact the FD/TD-i during the Allocation Period, failing which, the Eligible Client is not entitled to the Promotional Rate.
11. The Bank has the rights to cease offering Promotional Rate when the total FD/TD-i placement by the Eligible Clients with the Bank reaches the aggregate tranche target size of RM600,000 and the Bank will not accept any further FD/TD-i placement for the Promotional Rate even Eligible Clients have fulfilled the terms and conditions under this Campaign and/or the Campaign is yet expired.
12. Multiple placements for FD/TC-i in multiple receipts are permitted. All FD / TD-i placements under this Campaign will be automatically renewed upon expiry of the Allocation Period at the prevailing board rate for the same tenure as per original placement.
13. The Eligible Clients entitle for the Promotional Rate if fulfil the investment of UT and/or purchase of Banca with 1 bank. Combination and accumulation of the investment of UT and purchase of Banca between SCBMB and SCSB is not allowed.
14. The amount allocated in Eligible FD/TD-i for the Allocation Period is not eligible for any gifts with other on-going campaigns.
15. Eligible Clients who withdraw any amounts from the FD/TD-i before the Allocation Period expires,
  - (a) shall not be entitled to any interest;
  - (b) shall provide ibra’ (rebate) on the total profit that was agreed at the time of your placement of TD-i.
16. In the event the FD/TD-i is uplifted in partial or in full before the completion of the Allocation Period: -
  - 16.1 The FD / TD-i uplifted can be re-placed at the prevailing board rate at the time of placement;
  - 16.2 The uplifted FD/TD-i will continue to earn the prevailing interest / profit rate.

17. If Eligible Client exercises cooling-rights or cancels the purchase of UT during the Campaign Period, he/she no longer fulfils the eligibility criteria. Eligible Clients should note that they will not receive any interest on their FD or shall provide rebate on their TD-i if they are unable to fulfil the Campaign eligibility at any occurrence.
18. Eligible Clients are reminded that they are subject to fees and charges, and terms and conditions. These Terms and Conditions are not intended to be an invitation or offer for subscription of UT nor does it amount to solicitation by the Bank for the purchase of such securities by anyone. Eligible Clients should ensure they understand all features and risks of UT before making any purchase or subscription.

## General

19. Eligible FD / TD-i is eligible for protection by PIDM except Mudharabah-based TD-i.
20. 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.
21. 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.
22. By participating in the Campaign, all participants:
  - 22.1 agree to participate in any interviews or other publicity events required by the Bank;
  - 22.2 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
  - 22.3 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.
23. 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.
24. 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.

I hereby acknowledge that i have read, understand and agree to the terms of this document relating to the Wealth and Deposit campaign.



[sc.com/my](http://sc.com/my)

TERMS AND CONDITIONS  
Deposit and Wealth Campaign  
Standard Chartered Bank Malaysia Berhad (115793P)  
Standard Chartered Saadiq Berhad (823437K)

Here for good

---

Client Name:  
Client IC Number:



[sc.com/my](https://sc.com/my)

TERMS AND CONDITIONS  
Deposit and Wealth Campaign  
Standard Chartered Bank Malaysia Berhad (115793P)  
Standard Chartered Saadiq Berhad (823437K)

Here for good