

## Terms and Conditions DuitNow Campaign – 2019

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (both jointly referred to as “the Bank”) DuitNow Campaign 2019 (“**Campaign**”) will run from 23 January 2019 to 30 April 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. The Campaign is only open to New and Existing Customers who:
  - (a) Maintain or open Current/Savings Account (“CASA”) with SCBMB, or Islamic Current / Savings Account (“Islamic CASA”) with SCSB during the Campaign Period; and
  - b) Register for DuitNow via Standard Chartered Online Banking during the Campaign Period; and
  - c) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
  - d) For SCSB, this Campaign is only applicable for all Tawarruq Islamic CASA.
  - e) For Islamic CASA, eligible customers are entitled for rewards if all conditions are met.

**(Herein referred to as “Eligible Customers”)**

4. Customers whose CASA / Islamic CASA accounts is suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

### Interpretation

5. For the purpose of this Campaign:
  - i) “**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 an Eligible CASA / Islamic CASA 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



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of Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.

- ii) **“Allocation Period”** means three (3) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purposes of this Campaign.
- iii) **“Allocation Amount”** means Fresh Funds in the sum of RM50,000 that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.
- iv) **“DuitNow Transaction”** means inward or outward transfers using DuitNow registered with Standard Chartered Online Banking.

6. To participate in this Campaign, Eligible Customers must fulfill the following conditions:

- (i) Maintain or open a CASA/ Islamic CASA during the Campaign Period;
- (ii) Register for DuitNow via Standard Chartered Online Banking; Allocate and maintain fresh funds of RM50,000 for three (3) months on their CASA / Islamic CASA to be entitled for the Guarantee Reward
- (iii) Performs an inward or outward transfer using DuitNow within the first 60 days of the Campaign Period from 23 January 2019 on their CASA / Islamic CASA to be entitled for the Daily Angpow Reward.
- (iv) Eligible Customers who are non-Priority Banking customers who subscribes to DuitNow within the Campaign Period on their CASA / Islamic CASA will receive one (1) entry and new-to-Priority Customers who subscribed to DuitNow on their CASA / Islamic CASA will receive ten (10) entries under Weekly Rewards
- (v) In addition, Eligible Customers under Weekly Rewards must have a minimum monthly average balance of RM5,000 in their eligible CASA / Islamic CASA account during the Campaign Period  
**(collectively referred to as “Successful Eligible Customers”)**

7. The Bank’s decision on records of the application and approval dates will be final and conclusive.

8. The approval of each application is subject to the Bank's usual approving criteria.

## Rewards

9. The **Successful Eligible Customers** will receive the following reward(s) (“Reward(s)”) as below:

### a. Guarantee Rewards

- i) Eligible Customers with fresh fund Allocation Amount of RM50,000 during the Allocation



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Period will receive one (1) Sony Wireless Bluetooth Speaker (“Guaranteed Gift”) subject to Capping Limit.

Each Successful Eligible Customer is entitled to receive a maximum of three (3) Guaranteed Gifts during the Campaign Period.

- ii) Maximum number of Guaranteed Gifts to be offered is capped at five hundred (500) units throughout the Campaign Period, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Guaranteed Gifts) are exhausted (“Capping Limit”). The Bank’s record as to time of submission shall be final and conclusive.
- iii) The Fresh Funds must be made in a single deposit or placement of RM50,000 into the Eligible CASA / Eligible Islamic CASA.
- iv) 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.
- v) Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible CASA / Islamic CASA 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.
- vi) In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank’s records.
- vii) Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
- viii) 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.
- ix) Eligible Customers who transfer Fresh Funds online or deposited Fresh Funds via cheque through the automated teller machine are required to proceed to SCBMB / SCSB’s branch to allocate the Fresh Funds deposited for three (3) months and fill up the Letter of Gift Entitlement to be eligible for the Guaranteed Gift.
- x) The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
- xi) 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.
- xii) Eligible Customers 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.
- xiii) 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.
- xiv) Eligible Customers will receive the Guaranteed Gift delivered to their mailing address as per the Bank’s system record no later than 31 August 2019.



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**b. Daily Angpow Reward**

- i) New Customers who performs an inward or outward transfer using DuitNow within the Campaign Period on their CASA / Islamic CASA will be entitled for a cashback worth RM10 (“Daily Angpow Reward”) per customer
- ii) Daily Angpow Reward worth RM10 will be offered to the first one hundred (100) customers each day who meets Clause b (i), and will be available for the first 60 days of the Campaign Period from 23 January 2019.
- iii) Each Successful Eligible Customer can only win one (1) Daily Angpow Reward during the Campaign Period
- iv) Total Daily Angpow Reward to be paid out is capped at RM60,000 during the Campaign Period (“Capping Limit”). The Daily Angpow Reward ceased to be offered once the Capping Limit has been achieved or till 23 March 2019.

**c. Weekly Rewards**

- v) Eligible Customers who registers for DuitNow and make DuitNow transaction during the Campaign Period and have a minimum monthly average balance of RM5,000 in the Eligible CASA / Islamic CASA during the Campaign Period will receive entries for Weekly Rewards as per Table A below.

Table A

Customer Segment	Number of Entries
Non-Priority Banking Customers	1 entry for each DuitNow transaction
Priority Banking Customers	10 entries for each DuitNow transaction

- vi) Eligible Customer who fulfills the criteria under this Weekly Reward will receive the following prizes as per Table B

Table B

Weekly Period	Prize	Quantity of Gifts
Week 1	Huawei Mate 20	One gift each week
1. 23 to 27 Jan		
2. 28 Jan to 3 Feb		
3. 4 to 10 Feb		



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4. 11 to 17 Feb		
Week 2 1. 18 to 24 Feb 2. 25 Feb to 3 Mar 3. 4 to 10 Mar 4. 11 to 17 Mar	Apple 10.5-inch Ipad Pro Wi-Fi 64GB	One gift each week
Week 3 1. 18 to 24 Mar 2. 25 to 31 Mar 3. 1 to 7 Apr 4. 8 to 14 Apr	Huawei Mate 20	One gift each week
Week 4 1. 15 to 21 Apr 2. 22 to 30 Apr	Apple 10.5-inch Ipad Pro Wi-Fi 64GB	One gift each week

- vii) At the end of Campaign period, all Eligible Customer with at least of one (1) entry ('Entry') will be listed in accordance with the client's unique bank client internal identification number, in the Bank's record. Eligible Clients who have further Entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank's records, then a third time and so on until all their Entries have been exhausted.
- viii) The total number of Entries in the list will be divided by 4 and the result rounded down to the nearest number. The chosen Weekly Reward Winners will be customer appearing on the list at the positions which matches the number. This winner selection will be repeated on weekly basis. Example provided at Table C.



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### Table C

Example: If there is a total of 50,000 Entries during the Campaign Period, then that total of 50,000 will be divided by 4. The result is 12,500. Hence, the Weekly Reward Winner at position no. 12,500 will be entitled to win the prize.

- ix) The Eligible Client is only entitled to win one (1) Weekly Reward during the campaign Period.
10. The rewards will be delivered to the respective Eligible Customers' by SCBMB or SCSB's appointed fulfilment agency
  11. The customer loses his/her entitlement to the Reward(s) and must immediately refund the value of the Reward(s) to the Bank if:
    - a) The customer breaches any of the terms and conditions of the CASA or Islamic CASA; or
    - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
  12. This refund may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers agree for this to be done:
    - a) The Bank may charge the refund amount to the customer's CASA account; or
    - b) The Bank may debit the refund amount from any CASA account held by the customer with the Bank.
  13. If a customer applies or subscribed for several different CASA/Islamic CASA/DuitNow under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
  14. The Bank will not entertain any request to change the Reward.
  15. First round of fulfilment will be done in March 2019 for January campaign month and second round of fulfilment will be done in April 2019 for February Campaign month. Third round of fulfilment will be done in May 2019 for March campaign month and final round of fulfilment will be done in June 2019 for April campaign month.



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## General

16. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
17. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platform (i.e: Bank website at [sc.com/my](http://sc.com/my) or branch or SMS or EDM)
18. Eligible Cardholder(s) acknowledge and agree to access SCBMB website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.
19. By participating in this Campaign, all participants:
  - (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward;
  - (ii) agree to participate in any interviews or other publicity events required by the Bank and further consents 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.
  - (iv) the Campaign and these Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.



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