

TERMS AND CONDITIONS

Employee Banking Payroll Activation Campaign

Program

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Employee Banking Payroll Activation Campaign (“**Campaign**”) will run from 10 June 2020 to 30 November 2020, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3.0 This Campaign Terms must be read with the respective 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, this terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

- 4.0 This Campaign is open to all of the Bank’s clients who fulfil the following conditions:
 - 4.1 Are existing clients of Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad with any Current or Savings Account (“**CASA**”) with SCBMB or anyIslamic Current or Savings Account based on Tawarruq (“**Islamic CASA**”) with SCSB during the Campaign Period; and maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period;
 - 4.2 Are not receiving their salary in their abovementioned SCBMB or SCSB CASA;
 - 4.3 Are not employees of the Bank;
 - 4.4 Are not non-individuals or corporate clients;

(“Eligible Participants”)

 - 4.5 This Campaign is not open to Saadiq MyHome One-i and SCBMB Mortgage One Account
- 5.0 Under this Campaign, Eligible Participants will be entitled to Reward as laid out at Clause 7.1 upon fulfilling all the following requirements:
 - 5.1 Must switch their payroll account to their SCBMB/SCSB CASA as detailed in Clause 4.1;
 - 5.2 Must provide proof of submission of their payroll switch form or instructions along with their Standard Chartered account details to the Employee Banking team via email at my.employeebanking@sc.com;
 - 5.3 Payroll switch form or instructions must be submitted via either one of two eligible channels as laid out in Clause 6.0;
 - 5.4 The Bank receives a salary credit transaction in the participant’s CASA. A salary credit transaction here is defined as a credit transaction of at least RM1,500.
 - 6.0 Eligible Participants must submit their payroll switch form or instructions via either one of the two channels (**“Eligible Channels”**) as stated below:

Channel 1: Via their company intranet	Channel 2: Via email to their HR
Eligible Participants are required to: <ol style="list-style-type: none"> i. Log in to their company intranet ii. Update their bank account details to their SCBMB/SCSB CASA as detailed in Clause 4.1 iii. Save the updated changes iv. Take a screenshot of their submission via intranet v. Email the screenshot to the Employee Banking team at my.employeebanking@sc.com with the subject header “Payroll Activation” along with their Standard Chartered account details 	Eligible Participants are required to: <ol style="list-style-type: none"> i. Log in to their work email ii. Send an email to their HR department with instructions to switch their payroll account to their SCBMB/SCSB CASA as detailed in Clause 4.1 and to provide their account number accordingly iii. Forward the email to the Employee Banking team at my.employeebanking@sc.com with the subject header “Payroll Activation” along with their Standard Chartered account details

Reward

7.1 There are two (2) types of Rewards that Eligible Participants will be entitled to as stated below:

Category	Reward	Quantity
Individual Reward	RM50 cash	First 2,400 submissions during the Campaign Period
Monthly Reward	RM1,000 cash prize	One (1) per month (for 6 months from June to November 2020)

7.2 The first 2,400 Eligible Participants in sequential order from the first customer who satisfies the eligibility criteria in clause 5.0 above will be entitled to the Individual Reward until the Reward Quantity is exhausted. The Individual Reward will be given to the Eligible Participants once the Bank receives the required proof of submission and the first salary credit transaction. The Reward will be credited to the Eligible Participant's SCBMB/SCSB CASA within 60 days after the Bank has received the first salary credit transaction. The total Individual Reward is capped at 2,400 units. Each Eligible Participant is entitled to receive one (1) Individual Reward only.

7.3 For the Monthly Reward winner, once a customer fulfils the criteria as stated in Clause 5.0, the Eligible Participant will earn one (1) entry to stand a chance to win one (1) Monthly Prize. The entry will only be applicable for the month during which the Bank receives the required proof of submission from the customer.

For example: An Eligible Participant provides the required proof of submission to the Employee Banking team on 31 July 2020. Hence, this customer will earn one (1) entry to stand a chance to win the Monthly Reward for the month of July.

Monthly Reward Winner Selection

7.4 A maximum total of two thousand, four hundred and six (2,406) winners will be selected at the end of the Campaign Period:

7.4.1 Six (6) Shortlisted Monthly Reward Winners

7.4.2 Two thousand and four hundred (2,400) Shortlisted Individual Reward Winners

7.5 The Individual Reward winners will not be excluded from the Monthly Reward Eligible Participants listing. They are still in the running to win the Monthly Reward.

7.6 On the first day of each month from July to December 2020, Eligible Participants with Entries from the prior month will be listed ("**List**") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the List will be divided by eight (8) and the result rounded down to the nearest whole number. ("**Shortlisted Reward Winner**").

For example: If there are a total of 400 Entries for July 2020, then the total will be divided by 8. The result is 50. The Shortlisted Monthly Reward Winner will be the customer at the position number 50 on the List.

7.7 The first Shortlisted Monthly Reward Winner will be contacted by the Bank via telephone call at their mobile number maintained in the Bank's system, In the event the Bank fails to contact the first Shortlisted Monthly Reward Winner after three (3) attempts due to reasons such as no answer, mobile number not in service, no connection or any other reason whatsoever, the Bank reserves the right to disqualify the said Shortlisted Monthly Reward Winner.

7.8 The next Shortlisted Monthly Reward Winner will then be contacted until there is a confirmed Monthly Reward Winner.

For example: The first Shortlisted Monthly Reward Winner was the customer at the position number 50. Since they were uncontactable, the second Shortlisted Monthly Reward Winner will be the customer at the position number 100.

Terms and Conditions of the Rewards

- 7.9 The Bank reserves the right to reject the proof of submission that was sent by an Eligible Participant if the proof, amongst other rejection reasons at the Bank's sole discretion is incomplete or unclear, and does not meet the criteria required to process the submission, which will not entitle the Eligible Participant to receive the Rewards.
- 7.10 If the Bank discovers at any time that the Eligible Participant did not in fact satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Reward. Eligible Participant who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 7.11 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 7.12 For the Individual Reward, Eligible Participants will receive the amount of RM50 which will be credited to their MYR SCBMB/SCSB active CASA within 60 days from the date that the Bank receives the first salary credit transaction.
- 7.13 For the Monthly Reward, the confirmed Monthly Reward Winner will receive the amount of RM1,000 which will be credited to their MYR SCBMB/SCSB active CASA within 60 days from the date the Bank contacts them as laid out in Clause 7.8.
- 7.14 The Bank has the discretion to forfeit the Reward in the event that the Eligible Participant's CASA is dormant, closed or terminated.

General

- 8.1 The Bank's decisions relating to this Campaign are final and binding to all participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
- 8.2 The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my
- 8.3 By participating in the Campaign, all participants:
 - 8.3.1 consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Program and delivering the Reward;
 - 8.3.2 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 of their account(s) in any media, marketing or advertising materials; and
 - 8.3.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 8.4 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.