

Standard Chartered Bank Malaysia Berhad Existing-to-Bank Fixed Deposit – CASA Bundle Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad Existing-to-Bank Fixed Deposit – CASA Bundle Campaign (“Campaign”) is valid from 11 November 2019 – 31 December 2019 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms 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 the following individuals:-
 - i) Aged 18 years old and above
 - ii) Existing Personal Banking client who participates in this Campaign and meets the deposit / investment requirement to become a Premium Banking or Priority Banking client
 - iii) Existing Premium Banking client who participates in this Campaign and meets the deposit / investment requirement to become a Priority Banking client
 - iv) Existing Priority Banking clients
 - v) For existing-to-bank client(s), open a Fixed Deposit with SCBMB or Term Deposit-i (TD-i) with SCSB for 6-months tenure AND deposit fresh funds required as per Clause 6 - 8 into Eligible CASA with SCBMB or Saadiq current / savings account (“Saadiq CASA”) during the Campaign Period and maintain their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period
 - vi) Clients who receive an invitation from the Bank to participate in the Campaign via phone call, Electronic Direct Mails (eDM) or Short Messaging Service (SMS)
 - vii) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients



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- viii) This offer is open to any current / savings accounts with SCBMB and SCSB except for Mortgage One Account and Qard Based Account-i (“Eligible CASA / Eligible Saadiq CASA”).
(hereinafter referred to as “Eligible Clients”).

Interpretation

5. For the purpose of this Campaign:
- a) **“Primary Accountholder”** means the accountholder whose name appears first in the Bank’s record.
 - b) **“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 / Saadiq 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 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.
 - c) **“Eligible CASA / Eligible Saadiq CASA”** means current or savings account with SCBMB, or current or savings account with SCSB opened or top-up with the required Fresh Funds during the Campaign Period; in which the accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
 - d) **“Allocation Period”** means six (6) months from the date of depositing / crediting of monies into Eligible CASA / Eligible Saadiq CASA for the purposes of this Campaign.
 - e) **“Allocation Amount”** means Fresh Funds that the Eligible Client must maintain as per Allocation Period in the Eligible CASA / Eligible Saadiq CASA for the purpose of this Campaign.
 - f) **“FD-CASA Bundle”** means placement of deposits into FD / TD-i and Eligible CASA / Saadiq CASA at a ratio of 70: 30.
 - g) **“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 on the day of placement, minus the Benchmark Balance. IB and conditions under Clause 6 – 9 must be met in order for the client to be eligible for the Promotional Rate. For avoidance of doubt, kindly refer to Table A below for sample computation of IB.
 - h) **“Benchmark Balance”** is the Eligible CASA / Saadiq CASA’s total sum of all currents, savings accounts, fixed deposit / term deposit-i balances (at client level), at month end with the Bank as at 31st October 2019.



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Table A

Benchmark Balance as at 31 October 2019	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Day of Deposit	Fresh Funds	Incremental Balance	Eligible for Promotional Rate (Yes / No)
<u>Client A</u> RM100K	12 Nov 19	RM300K	RM200K	RM300K – RM100K = RM200K	Yes
<u>Client B</u> RM1mil	1 Dec 19	RM900K	RM0K	RM900K – RM1mil = -RM100K	No
<u>Client C</u> RM500K	16 Dec 19	RM600K	RM200K	RM600K – RM500K = RM100K ¹	Only RM100K is eligible for the Promotional Rate

Notes

¹ While Client C deposited RM200,000 Fresh Funds on 16 Dec 2019, Client C withdrew RM100,000 from CASA / Saadiq CASA in December 2019, and re-deposited RM100,000 along with another RM100,000 that was not with the Bank as at 31 October 2019. As such, Client C can enjoy the Promotional Rate on the Incremental Balance amounting to RM100,000 only.

Promotional Rate

6. Eligible Clients who satisfies all the requirements set out in this Campaign terms and condition will enjoy the following FD / TD-i promotional rate as per Table A below (“Promotional Rate”).

Table A

Promotional Rate	Per Client		
	FD / TD-i Placement (RM) [A]	Eligible CASA / Saadiq CASA (RM) [B]	Total FD - CASA Bundle (RM) [A + B]
4.70% p.a. for 6 months	Minimum placement of RM70,000	Minimum placement of RM30,000	RM100,000
	Maximum placement of RM140,000 per client	Maximum placement of RM60,000	RM200,000



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7. The FD / TD-i placement at the Promotional Rate 4.70% p.a. is for 6 months and the Allocation Amount for Eligible CASA / Saadiq CASA must be at a ratio of 70:30 (FD : Eligible CASA / Saadiq CASA).
8. The FD-CASA Bundle placement under this Campaign must be a minimum fresh funds of RM100,000 and the maximum placement per Client is RM200,000. The maximum limit is based on sum of total placements into FD-CASA bundle per client.
9. The Fresh Funds in the CASA / Saadiq CASA will be allocated for the Allocation Period. The Eligible Client cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period. The Fresh Funds in the CASA / Saadiq CASA will earn the prevailing interest / profit rate for the respective CASA / Saadiq CASA.
10. The Bank will only accept a total FD / TD-i placement amount of RM300,000,000 under this Campaign. Once the total has been achieved, the Bank reserves the right to terminate the Promotional Rate Offer. The Bank will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.
11. Multiple placements in multiple receipts are permitted subject to the conditions set out in Table A, Clause 7 and 8.
12. All FD / TD-i placements under this Campaign will be automatically be renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
13. The amount allocated in Eligible CASA / Saadiq CASA for the Allocation Period is not eligible for any gifts with other on-going campaigns.
14. For early upliftment of FD, Eligible Clients shall not be entitled to earn any interest. For TD-i, Eligible Clients shall provide *ibra'* (rebate) on the total profit that was agreed at the time of your placement with us.
15. In the event the CASA / Saadiq CASA is uplifted in partial or in full before the completion of the Allocation Period:-
 - (i) The FD / TD-i must be uplifted and re-placed at the prevailing board rate with immediate effect.
 - (ii) The uplifted CASA / Saadiq CASA will continue to earn the prevailing interest / profit rate



General

16. 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.
17. 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.
18. 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.
19. 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.
16. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.



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