

Employee Banking H2 CASA Build Campaign Terms and Conditions

Campaign

1. The Employee Banking (EB) H2 CASA Build Campaign (“Campaign”) will run from 1st July 2020 to 31st January 2021 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the Campaign terms and conditions below. This Campaign terms and conditions must be read together with the 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, 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 by invitation (*call, SMS or EDM*) to selected EB clients with any Current or Savings Account (“CASA”) with SCBMB or all Islamic Current or Savings Account based on Tawarruq (“Islamic CASA”) with SCSB as decided by the Bank who are currently employed during the Campaign Period.
 - 4.1 Clients that are contacted by the Bank’s officer by invitation;
 - 4.2 Are individuals of 18 years and above
 - 4.3 Clients deposit and maintain a minimum incremental balance of RM3,000 in a single transaction during the Campaign Period.
 - 4.4 Incremental balance must be Fresh Funds and participant must maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
(Collectively referred to as “Eligible Account Holders”)

Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to July 2020 to January 2021
- 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 / 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 of Wealth assets held with SCBMB or SCSB. However, transfers



TERMS AND CONDITIONS
Employee Banking H2 CASA Build Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

1 July 2020 – 31 January 2021
Ref No: 26052020v2

Here for good

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 Islamic CASA”** means all individual current and savings account with SCBMB or all Islamic Current or Savings Account based on Tawarruq (except for Priority Plus-i account, Saadiq My HomeOne-i, Mortgage One Account) and with SCSB opened or top-up with the required Fresh Funds / Incremental Fresh Funds during the Campaign Period;
- d) **“Calling Month”** refers to the month that client been contacted by Bank’s officer. The last day to indicate participation to Bank officer is 31st December 2020.
- e) **“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 as at the last day of the following month of the Calling Month, minus the Benchmark Balance. IB must be met in order for client to be eligible for rewards.
- f) **“Benchmark Balance”** is the Eligible CASA / Islamic CASA’s total sum of all currents, savings accounts and time deposit balances (at client level), at month end of before the Calling Month.

Campaign Mechanics and Rewards

- 5. Eligible Account Holder who fullfills the Campaign conditions and terms with a minimum incremental balance of RM3,000 in CASA Fresh Funds is eligible to RM30 cashback. Each Eligible Account Holder is entitled to a maximum of up to RM100 cashback only during the Campaign Period.
- 6. Eligible Account Holder who deposits and maintains RM1,000 incremental balance in excess of the minimum single transaction of RM3,000 incremental balance and further satisfies all the Campaign terms will qualify for RM10 cashback for every RM1,000 incremental balance, capped at RM100 cashback.
- 7. Eligible Account Holder who deposits and maintains minimum incremental balance of RM50,000 will qualify for 24” Condotti Luggage worth RM739 on top of RM100 cashback, as detailed in Table A below.



TERMS AND CONDITIONS
Employee Banking H2 CASA Build Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

1 July 2020 – 31 January 2021
Ref No: 26052020v2

Here for good

Table A: 24" Condotti Luggage Specifications

Description	Condotti Lightweight 24" Luggage
Features	8 wheels Polycarbonate material 24inch TSA digit lock Security zipper Expandable
Retail Price	MYR739.00

8. Total Campaign rewards are capped at RM70,000 worth of cashback ("Limit") and 100 units of the luggage bag. Once the total has been achieved, the Bank reserves the right to terminate this Campaign even though the Campaign Period may not have expired.

Calling Month	Benchmark Balance	Sum of All CASA & fixed deposit / term deposit-i balance At Last Day of following month of Calling Month	Incremental Balance	Cashback	24" Condotti Luggage Bag
Jul 20	<u>Client A</u> RM6K	RM10K	RM10K – RM6K = RM4K	RM40	Not eligible [^]
Aug 20	<u>Client B</u> RM4K	RM20K	RM20K – RM4K = RM16K	RM100*	Not eligible [^]
Sep 20	<u>Client C</u> RM3K	RM60K	RM60K – RM3K = RM57K	RM100*	1 Luggage Bag
Oct 20	<u>Client D</u> RM2K	RM4K	RM4K – RM2K = RM2K	Not eligible [^]	Not eligible [^]

Illustration

*Client's Incremental Balance is more than RM10K but maximum cashback per client is at RM100.

[^] Client's Incremental Balance is insufficient.

9. The cashback will be credited into Eligible Account Holder's account with the bank within 60 business days after the end of the month wherein the conditions were met
10. The luggage bag will be sent via courier to Eligible Account Holder's registered address in the Bank's record within 60 business days after the end of the month wherein the conditions were met.



TERMS AND CONDITIONS
Employee Banking H2 CASA Build Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

1 July 2020 – 31 January 2021
Ref No: 26052020v2

Here for good

11. The luggage bags are subject to availability. If the Bank is unable to supply the luggage bag to the winners, the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.
12. The title to the luggage bag and any risk of inability to use, loss or damage to the luggage bag passes to the Eligible Account Holder upon the receipt of the luggage bag or if the luggage bag is substituted with other products or services, upon receipt of such products. The Bank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen prizes that are not directly caused by the Bank's negligence.
13. The luggage bag is not transferable or exchangeable for credit or kind whether in part or in full.
14. The Bank reserves the right to amend this Campaign terms and conditions upon giving prior notice.
15. Any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Clients to any claims or compensations against the Bank for any losses, damages, costs or expenses.

General

16. For SCSB account, the campaign only applicable to Islamic CASA based on Tawarruq.
17. 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.
18. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on this document.
19. 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.



TERMS AND CONDITIONS
Employee Banking H2 CASA Build Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

1 July 2020 – 31 January 2021
Ref No: 26052020v2

Here for good

20. 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.
21. 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.



TERMS AND CONDITIONS
Employee Banking H2 CASA Build Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

1 July 2020 – 31 January 2021
Ref No: 26052020v2

Here for good