



Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad

2021 Q3 Banca-TD and Will Writing Service Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “Bank”) **2021 Q3 Banca-TD and Will Writing Service Campaign** (“Campaign”) commences from **1 July 2021 to 30 September 2021**, inclusive of both dates (“Campaign Period”).
2. By participating this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to the Bank’s customers who fulfill the following conditions (“Eligible Customers”):-

Participation

- 3.1 Open to customers who are of minimum 18 years of age;
 - 3.2 Customers who maintain accounts with the Bank must be of good standing, without any breach of the terms and conditions or agreements;
 - 3.3 The customer must purchase a Bancassurance / Bancatakaful (“Banca”) policy / certificates with the Bank (“Banca Product”) within the Campaign Period.
4. To participate in this Campaign, Eligible Customers must meet the following criteria:
 - 4.1 submit a valid proposal for purchasing/subscription of a Banca product within the Campaign Period;
 - 4.2 purchase a Banca product with a minimum qualifying annualized premium equivalent (APE) or annualised contribution equivalent (ACE) (collectively referred as “APE”) thresholds provided under Clause 6;
 - 4.3 Eligible Customers are Priority Banking Customers (“PrB”).

Ref. No. 03082021.2.3.18





Note: APE refers to annualized premium / contribution for regular premium / contribution Banca products, or one-tenth of the premium / contribution for single premium / contribution Banca products.

5. The list of participating products in this Campaign are as the below:

5.1 Single Premium:

- (a) PRUSignature Invest
- (b) PRUSignature Prime
- (c) PRUSignature Protect

5.2 Regular Premium / Contribution:

- (a) PRUSignature
- (b) PRUSignature Infinite
- (c) PRUSignature Reward
- (d) PRUSignature Reserve
- (e) Premier Excel (Bancatakaful)
- (f) Premier Vantage (Bancatakaful)
- (g) Premier Legacy Beyond (Bancatakaful)

The Banca Products include any new Banca products that may be provided by the Bank.

NOTE: This list is non-exhaustive and may include new Banca product(s) introduced from time to time. Please obtain the latest list of participating Banca Products from your Relationship Manager.

6. Customers who fulfil the criteria under Clause 3 and 4 are entitled to 1 of the promotion option and they are as follow:

6.1 TD / TD-i Promotional Rate Option

Eligible Customer with a minimum Banca purchase of RM50,000 APE will be entitled to the respective 6-month or 12-month tenor TD / TD-i Promotional Rate which is as provided under Clause 7.or

Ref. No. 03082021.2.3.18



6.2 TD / TD-i Promotional Rate Bundled with One Will Writing Voucher Option

Eligible Customers with a minimum Banca purchase of RM100,000 APE will be entitled to the respective 6-month or 12-month tenor TD / TD-i Promotional Rate which is as provided under Clause 7 and one Will Writing Voucher by Amanah Raya worth RM500 nett (“Voucher”).

7. Promotional Offer

7.1 TD / TD-i Promotional Rate Option

Minimum APE Transaction (RM)	TD/TD-i Promotional Rate (p.a.)	Tenure (months)	Ratio for Banca APE (MYR) to TD/TD-i Amount (RM)
RM50,000	6.88%	6 months	1 : 1
	4.38%	12 months	
RM100,000	7.08%	6 months	
	4.48%	12 months	

7.2 TD / TD-i Promotional Rate Bundled with One Will Writing Service Voucher Option

Minimum APE Transaction (RM)	TD/TD-i Promotional Rate (p.a.)	Tenure (months)	Ratio for Banca APE (MYR) to TD/TD-i Amount (RM)
RM100,000	6.88%	6 months	1.1
	4.38%	12 months	

8. Eligible Customers will be allowed to either:

- 8.1 Place a TD / TD-i on a ratio of 1:1 based on their purchase of Banca APE, and the TD / TD-i placement amount must be the same or less than the APE to entitle for the TD/TD-i Promotional Rate; or
- 8.2 Place a TD / TD-i on a ratio of 1:1 based on their purchase of Banca APE, and the TD / TD-i placement amount must be the same or less than the APE to entitle for the TD/TD-i Promotional Rate and receive a Voucher.

Ref. No. 03082021.2.3.18



Scenario 1

Jessie takes up a PRUSignature Reward policy worth of RM50,000 APE on 12 July 2021. She decided to opt for the TD / TD-i Promotional Rate Option and places a TD of RM50,000 for a tenure of 6 months. Jessie's TD placement is entitled for the TD / TD-i Promotional Rate. Based on the TD / TD-i Promotional Rate tiering table as provided under Clause 7.1, she is entitled to a promotional rate of 6.88% p.a.

Scenario 2

Sam purchased a PRUSignature policy worth RM150,000 APE on 20 July 2021. He decided to opt for the TD / TD-i Promotional Rate Bundled with One Will Writing Service Voucher Option and he places a TD of RM150,000 for a tenure of 12 months. Sam's TD placement is entitled for the TD / TD-i Promotional Rate Bundled with One Will Writing Service Voucher. Based on the TD / TD-i Promotional Rate Bundled with One Will Writing Service Voucher which is provided under Clause 7.2, he is entitled to a promotional rate of 4.38% p.a. and 1 Voucher.

Scenario 3

Fung purchased a RM500,000 single premium PRUSignature Invest policy on 21 July 2021. Based on Single Premium APE calculation, Fung's recognised APE is 10% of RM500,000 which is RM50,000. Fung opted for the TD / TD-i Promotional Rate Option and subsequently placed RM50,000 TD with the Bank for a tenure of 12 months. Based on the TD/TD-i Promotional Rate which is provided under Clause 7.1. Fung is entitled to a TD rate of 4.38% p.a.

Unfortunately, on 26 July 2021, Fung's PRUSignature Invest has been rejected because of the underwriting outcome by the insurance company. With that, Fung is not eligible for this Campaign. Hence, Fung's TD will be reverted to the prevailing board rate and is not entitled for the TD/TD-i Promotional Rate or the interests for the period the TD has been placed.

Ref. No. 03082021.2.3.18



For the purpose of this Campaign

9. The Eligible Customers will not be eligible for the Campaign if:
 - 9.1 the purchase of new Banca Product is not incepted within 15 calendar days after the Campaign Period; or
 - 9.2 exercise the cooling-off rights or cancel the purchase of the Banca Products before the TD / TD-i tenure matures; or
 - 9.3 surrender the Banca policy / certificate within the Campaign Period and shall deem as pre-mature; or
 - 9.4 fail to provide the funds required for the TD / TD-i placement within 14 calendar days from the proposal submission date; or
 - 9.5 the purchase of Banca policy / certificate is rejected by the insurance / Takaful company; or
 - 9.6 fail to comply or breach any terms and conditions under this Campaign.

10. The Bank can perform checks as and when to ensure Eligible Customers comply with the Campaign criteria. If any of the events in Clause 9 occurs, the Eligible Customers are not entitled to the TD / TD-i Promotional Rate and Voucher (whichever is applicable). The TD / TD-i will be automatically uplifted without prior notice, and no interest / profit will be paid under any circumstances. The uplifted TD / TD-i will be credited into the Eligible Customer's current account(s) / savings account(s) or Islamic current account(s) / savings account(s) ("CASA"). For TD-i, Eligible Customers shall provide ibra' (rebate) on the total profit that was agreed at the time of placement of TD-i.

11. Placements for TD / TD-i in multiple receipts are not allowed and the Primary Account holder name must be same as the purchased Banca policy/certificate or vice versa.

12. If there is any withdrawal or transaction of the TD / TD-i before the tenure matures, no interest / profit will be paid under any circumstances. For TD-i, Eligible Customers shall provide ibra' (rebate) on the total profit that was agreed at the time of the placement of TD-i

13. All TD / TD-i placements under this Campaign will be automatically renewed upon expiry at the prevailing board rate for the same tenure as per original placement.

Ref. No. 03082021.2.3.18





14. If there are any cooling-off right or cancellation or surrender of the purchased Banca policy / certificate before the fulfilment of the Voucher, the Eligible Customers are not entitled to the Voucher.
15. The Voucher can only be redeemed at any of Amanah Raya branches for the purposes of one basic will writing service worth RM500nett.
16. The Voucher cannot be transferred, nor can they be exchanged for cash or for any other item
17. The Voucher shall be valid for 6-month from the date of issuance.
18. The Voucher will be delivered by courier to the Eligible Customer's mailing address listed on the Redemption Form. However, delivery will not be made to a P.O. Box address or to any address outside Malaysia.
19. Deliver will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. Please allow 8 to 12 weeks for delivery from the end of the Campaign Period. If any Voucher is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the Eligible Customer must personally collect the Voucher at the address stated on the courier advice sent to the Eligible Customer. Otherwise, the delivery charges for the item must be paid by the Eligible Customer.
20. Voucher which is not claimed by 31 January 2022 after the end of the Campaign Period will be forfeited. Eligible Customers whose Voucher has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Voucher.
21. Eligible Customers are advised to examine the Voucher upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Voucher. Any dispute or complaint must be resolved directly with the supplier/issuer of the Voucher.

Ref. No. 03082021.2.3.18





22. The Bank may change or substitute the Voucher with another Voucher of similar value if the Voucher is recalled or discontinued or any other reasons. Any such change will be announced in accordance with Clause 29.
23. Eligible Customers to liaise with Amanah Raya Berhad directly in respect of the basic will writing service and details. The Bank will not be responsible for the service provided by Amanah Raya Berhad.
24. The Bank has the rights to cease offering the Campaign at any time without prior notice.

General

25. Valid proposals submitted for participation in this Campaign will not be eligible for other promotions or Campaign offered by the Bank within the Campaign Period.
26. Eligible TD / TD-i is eligible for protection by PIDM.
27. TD-i is based on Commodity Murabahah and this Campaign shall be read together with the Product Terms & Conditions.
28. 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.
29. 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 at the Bank's branches.
30. By participating in the Campaign, all participants:
 - 30.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 30.2 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

Ref. No. 03082021.2.3.18





- 30.3 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.
31. 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.
32. 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.
33. The Bank may vary the TD/TD-i Promotional Rate from time to time should there be any changes in interest/benchmark rate as per the Overnight Policy Rate (“OPR”). OPR¹ is an overnight interest/benchmark rate set by Bank Negara Malaysia used for monetary policy direction. However, the revision shall not affect the existing customers whom have successfully placed the TD / TD-i during the Campaign Period.

¹Source: <http://br.my/definitions/opr.htm>