

Terms and Conditions

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad 2019 Just Transfer Wealth Program

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively refer as “Bank”) 2019 Just Transfer Program (“**Campaign**”) commences from **11 September 2019 to 31 December 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. This Campaign is open to the Bank’s clients who fulfill the following conditions (“**Eligible Clients**”):
 - 3.1 Individuals aged 21 years old and above;
 - 3.2 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 3.3 New-to-Wealth (“**NTW**”), New-to-Product (“**NTP**”) and Existing-to-Product (“**ETP**”) Clients
 - 3.4 NTW clients refer to existing bank clients without Asset Under Management (“**AUM**”) and without any wealth transactions for the past 12 months from 2 September 2019.
 - 3.5 NTP clients refer to existing bank clients without Unit Trust / Islamic Unit Trust (“**UT**”) or Bond / Sukuk (“**RB**”) AUM and have transactions for the past 12 months with the Bank.
 - 3.6 ETP clients refer to existing bank clients with a single fund or bond / sukuk holding only at the point of transfer. At the point transfer refers to the date clients perform the transfer-in.
4. For the purpose of this Campaign:
 - 4.1 Eligible Clients must transfer-in UT from other banks to the Bank within the Campaign Period;
 - 4.2 (a) Eligible Clients must transfer-in RB from other banks to **SCBMB** within the Campaign Period and:-
 - (i) must apply Wealth Financing (“**WF**”) with SCBMB; and
 - (ii) must invest 50% of the transfer-in RB value into any UT and/or RB with SCBMB during the Campaign Period.

WF approval is subject to SCBMB’s credit assessment. If the WF application is rejected, Eligible Clients must use their own fund to fulfil the conditions to receive the reward.
 - (b) Eligible Clients must transfer-in RB from other banks to **SCSB** within the Campaign Period and must invest 50% of the transfer-in RB value into any UT and/or RB with SCSB during the Campaign Period.
 - 4.3 **Transfer-in** refers to transfer of UT and/or RB AUM from any bank by the Eligible Clients to the Bank.

5. The UT/RB investment placed (subsequent from RB transfer-in) with the Bank must be within the Campaign Period and must comply to the minimum sales charge / fee of UT 2.5% and RB 2% respectively.
6. In order for the Bank to calculate the reward value (please refer Clause 7), the Bank will take into consideration the Net New Money.

“**Net New Money**” means total AUM transfer-in within the Campaign Period minus total AUM transfer-out (from the Bank to other banks) and the total redemption (of the UT and/or RB investment) within the Campaign Period.

Where odd numbers occur, amount should be rounded down before referring to the reward tiering provided under Clause 7.

Campaign Reward

7. Eligible Clients who satisfies all the terms and conditions set out in this Campaign will enjoy the following reward:

Tier	Total Transfer-in UT & RB (MYR)	Reward Designated Percentage	Reward Value (MYR)
1	250,000 to RM499,999	0.30%	750
2	500,000 to RM999,999	0.40%	2,000
3	Above 1,000,000	0.50%	5,000

8. The reward is shopping vouchers and the reward value is the amount of shopping vouchers that the Eligible Clients entitle under this Campaign. The Bank reserves the right to change or exchange into any form of rewards in an equivalent amount without prior notice or reference to the Eligible Clients.
9. Eligible Clients total transfer amount shall make reference in accordance to the table provided under Clause 7 where Net New Money multiply the reward designated percentage to determine the reward value.
10. The reward value (from the calculation under Clause 9 above) will be rounded down.

Scenario 1:

Mr Ganga transfer-in a total AUM of UT worth RM 850,000 in value on 25 September 2019. He has not transfer-out or redeem any investment during the Campaign Period. At the end the Campaign Period, the Bank will use the Net New Money multiply the reward designated percentage and have the reward value Mr Ganga entitles. With the calculation below, the total transfer-in UT falls tier 2 under Clause 7.

$$\text{RM } 850,000 \times 0.40\% = \text{RM } 3,400$$

Hence, Mr Ganga will receive shopping vouchers of RM3,400.

Scenario 2:

Ms Lily had transfer-in a total AUM of RB worth RM 2,000,000 in value on 15 October 2019. As stipulated in the Campaign requirements where any RB transfer-in must apply WF. Ms Lily's submits WF application and upon credit assessment, the approved financing amount is RM 1,500,000. Subsequently, Ms Lily invests the amount of RM 1,000,000 (as stipulated in Clause 4.2 where she must invest 50% of transfer-in RB in value) into UT at a sales charge of 2.5%.

At the end the Campaign Period, the Bank will use the Net New Money multiply the reward designated percentage and have the reward value Ms Lily entitles. Upon the calculation below, the total transfer-in RB falls tier 3 under Clause 7.

$$\text{RM } 2,000,000 \times 0.50\% = \text{RM } 10,000$$

Hence, Ms Lily will receive shopping voucher worth RM10,000.

Scenario 3:

Mr Balendra had transfer-in a total AUM of RB worth MYR 3,000,000 in value on 9 December 2019. As per the Campaign criteria, Balendra applied for WF facility. Concurrently, the RB transfer-in process has taken place while WF application has been submitted for processing.

Unfortunately, Balendra WF application has been rejected by the Bank. Based on the Campaign criteria he will still have to invest 50% equivalent of his transfer-in value with his own monies to fulfil the conditions to receive the shopping voucher.

11. The shopping voucher offered in this Campaign cannot be transferred, nor can they be exchanged for cash or for any other item.
12. Eligible Clients must complete the **Gift Redemption Form** (will be available at branches) upon completing the transfer-in process. The completed Gift Redemption Form must be received by Bank during the Campaign Period.
13. The shopping vouchers shall be at the choice the Bank selects.
14. No exchange of the shopping vouchers selection or other changes will be allowed after the Gift Redemption Form is submitted to the Bank.
15. The shopping voucher under this Campaign will be delivered by courier to the address stated on the Gift Redemption Form, however, delivery will not be made to P.O.Box address or an address outside Malaysia. Any redirection of shopping voucher to the Bank's branches will require supporting document; Client's consent letter indicating shopping voucher redirection to branch and be approved by the Bank's General Manager, Priority & Premium Banking.
16. The shopping voucher will be delivered by courier within 8 to 10 weeks from the date the Campaign ends. Should there be an extension to the Campaign end date, the shopping voucher will be delivered by courier within 8 to 10 weeks from the new extended Campaign date.

General

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 the Bank's website at sc.com/my, and in the Bank's branches.
19. By participating in the Campaign, all participants:
 - 18.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 18.2 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
 - 18.3 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.
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 Courts of Malaysia.