

Marvel 2019 Campaign Terms and Conditions

Campaign

1. The Marvel 2019 Campaign (“Campaign”) will run from 22nd April to 30th September 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”).
4. 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 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.

Eligibility

5. This Campaign is open to: -
 - i) Individuals any Current or Savings Account (“CASA”) with SCBMB or all Islamic Current or Savings Account based on Tawarruq except for Priority Plus-i account (“Islamic CASA”) with SCSB during the Campaign Period; and maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period. (“Eligible Account Holder”)



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- ii) Existing CASA account holders and existing Islamic CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
- iii) Individuals who registered for DuitNow have a registered DuitNow account with Standard Chartered Online Banking during the Campaign Period
- iv) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to April to September 2019
- 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 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 with SCSB opened or top-up with the required Fresh Funds / Incremental 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 four (4) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purpose of this Campaign under the CASA Gift offer.
- e) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.
- f) **“DuitNow Transaction”** means outward transfer of funds via the Eligible CASA / Islamic CASA to other financial institutions, or receipt of funds from other financial institutions to the Eligible CASA / Islamic CASA via Standard Chartered Online DuitNow platform.
- 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 as at the last day of the deposit month, minus the Benchmark Balance. IB must be met and Fresh Funds must be earmarked as per the stipulated Allocation Period, in order for the client to be eligible for the Hong Kong Disneyland Trip Offer (“Trip”).

- h) **“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 with the Bank as at 31st March 2019.
- i) **“New-To-Bank”** clients mean clients without any current, savings or fixed deposit account with SCBMB or Islamic CASA or term deposit-i account with SCSB. For New-To-Bank clients who opened an Eligible CASA / Islamic CASA during the Campaign Period, the Benchmark Balance will be zero (0). Table A and B provides examples on calculation of IB.

Table A: For Existing-To Bank Clients

Benchmark Balance as at 31 March 2019	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month	Fresh Funds	Incremental Balance	Eligible for Trip (Yes / No)
<u>Client A</u> RM100K	22 Apr 19	RM600K	RM500K	RM600K – RM100K = RM500K	Yes
<u>Client B</u> RM1mil	31 May 19	RM2mil	RM500K	RM2mil – RM1mil = RM1mil ¹	Yes
<u>Client C</u> RM600K	15 June 19	RM1mil	RM500K	RM1mil – RM600K = RM400K ²	Not eligible

Notes

¹ RM1mil incremental fresh funds can comprise of RM500,000 deposited in Eligible CASA / Eligible Islamic CASA, and RM500,000 deposited in Fixed Deposit (“FD”) / Term Deposit-i (“TD-I”) OR RM1mil deposited into any CASA / Islamic CASA, in which RM500,000 is deposited in Eligible CASA / Eligible Islamic CASA.

² While Client C deposited RM500,000 Fresh Funds on 15 June 2019, Client C withdrew RM100,000 from CASA / Islamic CASA in May 2019, and re-deposited RM100,000 along with RM400,000 that was not with the Bank as at 31 March 2019. By the definition of Fresh Funds, while the RM500,000 does not originate from the Bank on the deposit date, however the RM100,000 re-deposited in May 2019 is recognized as existing funds, based on Benchmark Balance as at 31 March 2019.

Table B: For New-To-Bank Clients

Benchmark Balance As At 31 Oct 2018	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month	Fresh Funds	Incremental Balance	Eligible for Trip (Yes / No)
<u>Client D</u> RM0	15 July 19	RM800K	RM500K	RM800K – RM0 = RM800K	Yes

Gifts

6. This Campaign comprises of the following gifts: -
- CASA Gift Offer
 - DuitNow Offer
 - Hong Kong Disneyland Trip Offer (“Trip”)

CASA Gift

7. The Eligible CASA / Islamic CASA must fulfill all the following requirements in order to participate in this Campaign:
- (a) Must deposit or credit Fresh Funds or place into a Eligible CASA / Eligible Islamic CASA the required amount as stated in Table C below; and
 - (b) Fresh Funds in the Eligible CASA / Eligible Islamic CASA must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period. (herein referred to as “Eligible CASA Gift account holders”)

8. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table C, subject to the Gift availability as stated in Table D, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

Table C: Gift Offer

Fresh Funds Placement into Eligible CASA / Islamic CASA	Gift
Every RM50,000	One (1) unit of Captain America Kids Luggage AND one (1) unit of Marvel Reversible Umbrella (“Set”)
Every RM100,000	One (1) unit of Samsonite Marvel Signature Avengers Steel (Silver) 20-inch Luggage (“20” Luggage”) <ul style="list-style-type: none"> • Exclusive for Islamic CASA only
Every RM150,000	One (1) unit of Samsonite Marvel Signature Iron Man Steel 26-inch Luggage (“26” Luggage”)

9. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM50,000 or RM100,000 or RM150,000 as per Table A to be entitled for the Gifts. All placements must be made within the Campaign Month during the Campaign Period.
10. The 20” Luggage is exclusively available to clients who deposit a minimum Fresh Funds of RM100,000 into Islamic CASA only.
11. Letter of Gift Entitlement will be issued through the Bank’s branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB’s or SCSB’s branches. The letter will state the Gift the eligible account holder is entitled to based on the Allocation Amount. Through the letter, the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed. For Eligible Account Holders whose Fresh Funds were transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the

automated teller machine (“ATM”) and whereby the Fresh Funds were allocated for the Allocation Period out-of-branch (“Out-of-Branch Eligible Account Holders”), the choice of gift in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions is captured via voice recording

12. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for four (4) months.

Table D

Gifts	Total Units Available
One (1) unit of Captain America Kids Luggage AND one (1) unit of Marvel Reversible Umbrella (“Set”)	300
Samsonite Marvel Signature Avengers Steel (Silver) 20-inch Luggage (“20” Luggage”)	300
Samsonite Marvel Signature Iron Man Steel 26-inch Luggage (“26” Luggage”)	300
Marvel Avengers Colour Changing Mug <i>(applicable for DuitNow offer)</i>	1,620

13. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank’s records.
14. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
15. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.



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16. Eligible CASA / eligible Islamic CASA account holders will be given the Set on the day the Fresh Funds are placed at the respective Bank / Saadiq or SCSB branch, subject to meeting the requirements set out in Clause 6 – Clause 13. Eligible Account Holders for the 20” Luggage and 26” Luggage are required to collect the Gifts from their branch of preference. Request to deliver or courier the Set(s) to the Eligible CASA / eligible Islamic CASA account holder’s mailing address will not be entertained.
17. The 20” Luggage and 26” Luggage will be available for collection at branch after the completion of the Allocation Period. Eligible CASA / eligible Islamic CASA Gift account holders for the 20” Luggage and 26” Luggage will be notified via call, SMS or in writing no later than 28 February 2020 on gift collection at branch
18. Out-of-Branch Eligible Account Holders will receive the Set, 20” Luggage and/or 26” Luggage via courier, in which the Gift will be delivered to his / her residential address maintained as per the Bank’s record.
19. Each Eligible Account Holder is entitled to redeem a maximum of three (3) Sets or Gifts each.

DuitNow Offer

20. To participate in the DuitNow offer, every tenth (10th) DuitNow transaction per day as per the Bank’s record with a minimum amount of RM50 will be rewarded with one (1) complimentary Marvel Avengers Colour Changing Mug. (“Eligible DuitNow Winners”)
21. There are in total one thousand six hundred and twenty (1,620) Marvel Colour Changing Mugs to be given out during the Campaign Period, and ten (10) mugs to be given out daily during the Campaign Period.
22. Eligible DuitNow Winners are allowed to win one (1) Marvel Avengers Colour Changing Mug only throughout the Campaign Period.
23. Eligible DuitNow Winners are required to collect the Marvel Avengers Colour Changing Mug from the branch in which the CASA / Islamic CASA is linked to the DuitNow account.



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24. Eligible DuitNow Winners will be notified via SMS or in writing no later than 31 December 2019.
25. Request to deliver or courier the Gift(s) to the Eligible Account Holder's mailing address will not be entertained.

Other Terms and Conditions Governing the CASA Gift Offer and DuitNow Offer

26. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
27. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
28. Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
29. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
30. Eligible Account Holders whose Eligible CASA / Islamic CASA are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
31. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.



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Hong Kong Disneyland Trip Prize (“Trip”)

32. The Hong Kong Disneyland Trip comprises of two (2) phases:-

32.1) Phase 1: From 22 April – 30 April 2019

32.2) Phase 2: From 1 May – 30 September 2019

33. **Phase 1: Hong Kong Disneyland Trip from 22 April – 30 April 2019**

33.1) There are in total five (5) Hong Kong Disneyland Trip prizes for this Campaign.

33.2) To participate, clients of Eligible CASA / eligible Islamic CASA must have an Incremental Balance of minimum RM500,000 and the Fresh Funds of RM500,000 must be allocated in the Eligible CASA/ eligible Islamic CASA for the Allocation Period of four (4) months. Prizes will be awarded on a first-come-first-serve basis based on date of allocation of incremental Fresh Funds in the Bank’s system.

34. **Phase 2: Hong Kong Disneyland Trip from 1 May – 30 September 2019**

34.1) There are in total five (5) Hong Kong Disneyland Trip prizes for this Campaign.

34.2) To participate, clients of Eligible CASA / eligible Islamic CASA must have an Incremental Balance of minimum RM1,500,000 and the Fresh Funds of RM1,500,000 must be allocated in the Eligible CASA/ eligible Islamic CASA for the Allocation Period of six (6) months. Prizes will be awarded on a first-come-first-serve basis based on date of allocation of incremental Fresh Funds in the Bank’s system.

Common Terms and Conditions Governing the Hong Kong Disneyland Trip

34. Each Guaranteed Trip prize winner will receive 3-Days and 2 Nights comprising of the following (“Prize”):

- a. Two (2) business class air tickets from KLIA2 to Hong Kong (inclusive of airport tax) with an airline of the Bank’s choice
- b. Two (2) nights accommodation at Disney Explorer Lodge Hotel (final hotel and type of room will be subject to availability and decided by the Bank) for two (2) pax (on twin sharing basis)
- c. Two (2) complimentary entrance pass tickets to Hong Kong Disneyland
- d. Return airport / hotel / airport transfer to destinations only

- e. The airline company appointed for air travel purposes will be determined by the Bank
35. The travel period for the prize winners is valid from 1 November 2019 until 30 June 2020. Appeals for extension of travel period beyond this will not be entertained.
36. The Prize winners will be notified no later than 31st December 2019.
37. The Bank will only bear the cost of prize as stated in Clause 38. Any other incidental expenses related to the prize must be borne solely by the prize winner.
38. The Prize will be awarded to the relevant primary accountholder as indicated in the Bank's records only.
39. In the event of joint Account Holders, the Prize shall be given to the primary Account Holder as indicated in the Bank's records only.
40. If the Bank discovers at any time that the Eligible CASA/ eligible Islamic CASA Account Holder fails to satisfy the requirements under this Campaign, the Eligible CASA/ eligible Islamic CASA Account Holder loses his/her entitlement to the Prize. Winners who lost his/her entitlement to the Prize are not entitled to any payment or compensation.
41. The Prizes cannot be transferred, nor can they be exchanged for cash or for any other item.
42. The Bank may change or substitute the Prize with an item of similar value at the Bank's sole discretion.
43. The Eligible Client is only entitled to win one (1) Prize during the Campaign Period.
44. In the event the Eligible CASA/ eligible Islamic CASA client has been shortlisted as a winner for more than one (1) contest and there are more than one (1) contest during this Campaign Period, the Eligible CASA/ eligible Islamic CASA client will be awarded as the winner for only one (1) contest, with allotment based on sequential order the contest winners are identified.

General

45. Eligible CASA / Islamic CASA are eligible for protection by PIDM.
46. Islamic CASA accounts are under the concept of Commodity Murabahah.
47. For SCSB account, the campaign only applicable to Islamic CASA based on Tawarruq.
48. 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.
49. 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.
50. 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.
51. 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.
52. 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.



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