

STANDARD CHARTERED BANK MALAYSIA BERHAD

Mortgage Referrer Alliances Program Terms and Conditions

Program

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Mortgage Referrer Alliances Program** ("MRA Program") commences on **15 August 2018** and ends on **31 December 2018**, inclusive of both dates ("Program Period").
2. By participating in this MRA Program, participants agree to be bound by all the terms and conditions below.
3. This Program Terms must be read with the respective product terms and the relevant banking agreements together with the Mortgage Referral Programme Registration Form cum Agreement. 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

4. The MRA Program is open to Real Estate Agencies agents and Mortgage Brokers that are selected by the Bank at our own discretion. These agents and brokers must be the Bank's registered referrers (hereafter referred to as "Eligible Registered Referrer").
5. The Eligible Registered Referrer must refer prospective borrower to apply for a mortgage loan and the referred prospective borrower must complete the execution of all security documentation as per the Table as seen in clause 6 below.
6. The MRA Program will run by the following submission period;

Loan Submission period	Loan Executed by customer
Phase 1: 15 August 2018 - 31 October 2018	31 January 2019
Phase 2: 1 November 2018 – 31 December 2018	31 March 2019

7. The eligible categories of mortgage facilities under this MRA Program are:
 - a) financing the purchase of a completed residential unit;
 - b) refinancing of applicant's existing completed residential mortgage facility with other financial institutions;
 - c) refinancing of applicant's existing completed residential unit which are free from encumbrances.
8. The applicable completed properties have to be in Malaysia.
9. The loan application has to be submitted in the Bank's systems and the loan must be executed by the prospective borrower within the MRA Program period stipulated in clause 6 above.
10. All applications by the prospective borrower are subject to the Bank's approval and credit evaluation and the Bank's decision is final.

Reward: The MRA Program Payout

11. The reward to be paid out to Eligible Registered Referrers is as follows: -

Loan Amount	MRA Program Payout (from the loan size)	Payout Upon Loan Execution
Any Loan Size	0.2%	Within 7 business days from loan execution date in the Bank's record (the Bank's record is final and conclusive)

Exclusion

12. For purposes of this MRA Program, the following type of facilities are excluded from the type of loan that will be eligible for the Reward as stated in clause 12 above:
- a) top-up loans, conversion of, or refinancing and/or restructuring of existing mortgages with the Bank;
 - b) Saadiq products;
 - c) financing of building under construction (BUC).

General

13. The Bank reserves the rights to cancel, terminate, suspend or extend the MRA Program without prior notice. For the avoidance of doubt, any cancellation, termination, suspension, or extension by the Bank of the MRA Program shall not entitle prospective borrower to any claim of compensation against the Bank for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the MRA Program.
14. The Bank's decisions relating to this MRA Program are final and binding on all participants. No appeal and/or correspondence will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
15. The Bank may vary any of these terms and conditions and extend or terminate the MRA Program. Any such change will be announced on the Bank's website Terms and Conditions at <https://www.sc.com/my/>
16. By participating in the MRA Program, all participants:
- a) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this MRA Program;
 - b) 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
 - c) grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
17. The MRA Program and these terms and conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this MRA Program.