

Standard Chartered Bank Malaysia Berhad Branch Open House Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad Branch Open House Campaign (“Campaign”) is valid from 1 July 2019 – 31 August 2019 (“Campaign Period”), both dates inclusive.
2. This Campaign comprises of the following offers:-
 - Welcome Gift Offer
 - Account Opening Gift Offer
 - Balance Building Gift Offer
3. 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.
4. 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 for Gift Offers

5. This Campaign is open to:-
 - i) Individuals who spend a minimum of RM150 in a single transaction on any non-Standard Chartered Credit Card / Debit Card at the participating merchants during the Campaign Period
 - ii) Standard Chartered Credit Card / Debit Card Holders / Standard Chartered Bank Sadiq Debit Card Holders who spend a minimum of RM100 in a single transaction at the participating merchants during the Campaign Period.
 - iii) Individuals who open a new current or savings account (“CASA”) / Saadiq CASA or top up fresh funds into an existing current or savings account at Standard Chartered Bank Malaysia Berhad Publika Branch, Taman Molek Branch, Kota Damansara Branch and Standard Chartered Saadiq Bangsar Branch during the Campaign Period and maintain their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period (hereinafter referred to as “Participating Branches”)
 - iii) Existing clients of the Bank with a SCSB CASA and existing Saadiq CASA who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period



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TERMS AND CONDITIONS

Standard Chartered Bank Malaysia Berhad Branch Open House Campaign

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Standard Chartered Saadiq Berhad (823437K)

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- 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
- v) This offer is not applicable to Mortgage One Account (“MOA”) and Priority Plus Account-i. (hereinafter referred to as “Eligible Account Holders”).

Interpretation

For the purpose of this Campaign:

- a) **“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.
- b) **“Eligible CASA / Eligible Islamic CASA”** means any current or savings account (except for Mortgage One 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 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
- c) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into Eligible Accounts for the purposes of this Campaign.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Saadiq CASA for the purpose of this Campaign.



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Welcome Gift Offer

6. Individuals who fulfill all the following requirements will be eligible to the Welcome Gift Offer:
- Spend a minimum of RM100 on their Standard Chartered Bank Malaysia Berhad credit card (SCB Credit Card”) / debit card (SCB Debit Card) / Standard Chartered Saadiq Berhad debit card (SCSB Debit Card) or spend a minimum of RM150 on any non-SCB Credit Card/ Debit Card at the Participating Merchants (“Eligible Credit Card”/ “Eligible Debit Card) during the Campaign Period
 - Present the original transaction slip at the Participating Branches within the Campaign Period to redeem one (1) Welcome Gift Offer
 - The individual must present his / her credit card/ debit card and national registration identification card (NRIC) or passport, along with the original credit card/ debit card, original credit card / debit card transaction slip for redemption of Welcome Gift
 - Redemption of the Welcome Gift must be made at the Participating Branches during the Campaign Period
 - Individuals will be entitled to the following Welcome Gifts stated in Table A subject to Gift availability, 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. (herein after referred to as “Eligible Individual”)

Table A

Gift Type	Total Units
Earphone	52 units
Jute Bag	60 units

- Each Eligible Individual is entitled to a maximum of two (2) Welcome Gifts throughout the Campaign Period, whereby the individual redeemed one Welcome Gift as at non-SCB Credit Card holder, and redeemed another one Welcome Gift as a SCB credit card holder (upon successful application of the SCB credit card).
- Eligible Individuals who spent at Participating Merchants located in Kota Damansara, Publika and Bangsar, and fulfill the criteria set forth in Clause 6 can redeem the Welcome Gift at the SCB Kota Damansara / Publika / Saadiq Bangsar branch. Eligible Individuals who spent at Participating Merchants located in Taman Molek must redeem the Welcome Gift at SCB Taman Molek branch.



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Account Opening Gift Offer

9. Eligible Account Holders who fulfil the following requirements will be eligible to the Account Opening Gift Offer:
 - i) Must deposit Fresh Funds of minimum RM3,000 in a single transaction (Allocation Amount")
 - ii) Fresh Funds in the Eligible CASA / Eligible Saadiq CASA must be allocated for the Allocation Period.
 - iii) The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period.
10. Upon meeting the requirements stated in Clause 8, the Eligible Account Holders will receive one (1) Plush Toy.
11. There are in total four hundred (400) Plush Toys to be given away during the Campaign Period.
12. Each client is allowed to redeem a maximum of three (3) Plush Toys. The Plush Toys will be given on a first-come-first-serve basis and while stocks last.

Balance Building Gift Offer

13. Eligible Account Holders who fulfil the following requirements will be eligible to receive the Balance Building Gift Offer:
 - i) Must deposit Fresh Funds of minimum RM30,000 in a single transaction (Allocation Amount")
 - ii) Fresh Funds in the Eligible CASA must be allocated for the Allocation Period.
 - iii) The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period.
14. Upon meeting the requirements stated in Clause 13, the Eligible Account Holders will receive one (1) Royal Selangor Stormtrooper Figurine ("Figurines).
15. The Balance Building Gift Offer is not applicable to Saadiq CASA.
16. There are in total thirty nine (39) Figurines to be given away during the Campaign Period.
17. Each client is allowed to redeem a maximum of three (3) Figurine. The Figurines will be given on a first-come-first-serve basis and while stocks last.



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Other Conditions Applicable to the Gift Offers

18. The Letter of Gift Entitlement will be issued through the Bank's Participating Branches to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB's or SCSB's branches or transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine ("ATM"). The letter will state the Gift the eligible account holder is entitled to base 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 Participating Branch where the Fresh Funds are deposited or placed.
19. 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.
20. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
21. 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.
22. 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 the Bank's branch or transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine ("ATM"). . The letter will state the Gift the Eligible Account Holder is entitled to. 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 to the branch where the Fresh Funds are deposited or placed.
23. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible CASA / Eligible Saadiq CASA and the monies deposited shall be allocated for four (4) months.



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24. Notification shall be given by way of posting on the Bank's website should the Bank run out of stocks, or by such any other manner as determined by the Bank.
25. 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.
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 relating to 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 receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders 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 / Eligible Islamic CASA is 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. Gifts will be given out at the Participating Branches on the day of redemption or deposit. In the event of out-of-stock, the Eligible Individual / Eligible Account Holder will be notified upon stock replacement for collection of Gift at the Participating Branch.

General

39. Eligible CASA / Eligible Islamic CASA are eligible for protection by PIDM.
40. Saadiq CASA accounts are under the concept of Commodity Murabahah.
41. For SCSB account, the campaign only applicable to Islamic CASA based on Tawarruq.



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42. 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.
43. 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.
44. 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.
45. 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.
46. 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.



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