

Terms and Conditions

Banca Referral Programme

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) Banca Referral Programme (“**Campaign**”) will run from 12th March 2018 to 31st March 2018, both dates inclusive (“**Campaign Period**”).
2. By participating in this Campaign, each Eligible Referrer (as defined in Clause 4 below) agrees to be bound by the Terms and Conditions hereunder.
3. This is a joint campaign between Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad (“**SCSB**”).

Eligibility:

4. This Campaign is open to all SCBMB and SCSB existing Bancassurance and Takaful policy owner who fulfilled all of the following conditions to the satisfaction of SCBMB or SCSB will become an eligible referrer (“**Eligible Referrer**”):-
 - 4.1 Must open and maintain an account with SCBMB and SCSB in good standing, without breach of any terms and conditions or agreements with SCBMB and SCSB;
 - 4.2 Introduce new customers to purchase a Participating Bancassurance and participate in Takaful Product (as defined in Clause 10.4 below) and ensuring that the eligibility criteria in Clause 5 below are fulfilled.
 - 4.3 Provide complete and valid contact details of the referee in the form prescribed by SCBMB or SCSB.
5. In order to participate in this Campaign, the referee (“**Eligible Referee**”) introduced by the Eligible Referrer must successfully be referred before 31 March 2018 and the Eligible Referee must purchase a Participating Bancassurance or participate in Takaful Product and the policy must be in forced within a month from the last day of the Campaign Period.

Participation:

6. Referral Form (“**RF**”) refers to the online form which the customer must complete in order to be an Eligible Referrer. The name written in the RF must be the same as in National Registration Identification Card (“**NRIC**”) or passport of the Eligible Referrer.
7. Under this Campaign, Eligible Referrer would be entitled to Referral Gift as set out in Clause 10 below upon a Successful Referral of an Eligible Referee provided always that Eligible Referee is equally eligible in accordance with the eligibility criteria in Clause 5 above. “**Successful Referral**” means the introduction of Eligible Referee by Eligible Referrer to SCBMB where (a) the Eligible Referrer have completed and submitted the Online RF to SCBMB and (b) the Eligible Referee purchased a Participating Bancassurance or participate in Takaful Product together with an in-forced policy.
8. If SCBMB or SCSB discovers at any time Eligible Referee does not satisfy the eligibility criteria in Clause 5 above, the customer would not be an Eligible Referee. Customer who loses his/her entitlement to the Referral Gift will not be entitled to any payment or compensation from SCBMB and SCSB.

9. Eligible Referees can only be referred once; i.e. if two Eligible Referrers refer the same Eligible Referee, the Eligible Referrer who refers first will get to gain the referral, whereas the later one does not. This will be determined based upon the date and time stated in the RF. Should both (or more) Eligible Referrers refer the same Eligible Referee on the same day and time, the order in which the Eligible Referee's details is filled under the "Referrer or Referee Name" section of the RF, i.e. if respectively, Eligible Referrer A filled in Eligible Referee's details as No.2 under the "Referrer or Referee Name/Proposal No. of Referee" section, whilst Eligible Referrer B filled in Eligible Referee's details as No.7 of the same section, Eligible Referrer A will gain the referral.
10. Eligible Referrer cannot refer himself/herself as the Eligible Referee under this Campaign.
11. Saadiq customer (Eligible Referrer) will only be entitled to the gift if the Eligible Referee has participated in Takaful Product.

Gift Redemption Criteria

12. Under this Campaign, each Eligible Referrer will receive either one of the following once SCBMB or SCSB confirms the validity of the Eligible Referee:
 - 12.1 RM300 worth of selected shopping vouchers from SCBMB; or
 - 12.2 RM300 worth of dining vouchers for any Shangri-la Hotel Kuala Lumpur restaurants

Gift Illustration 1:

Ali refers his aunty, Doreen, on 12 March 2018 to purchase a Participating Bancassurance or participating Takaful Product and submitted the completed RF. Doreen's application to purchase a Participating Bancassurance or participating Takaful Product was successful as the policy was approved and in-forced on 21 March 2018. With that, Ali is eligible to receive RM300 worth of shopping / dining vouchers.

Gift Illustration 2:

Daniel refers five friends, John, Tom, Brad, Michelle and Samantha via the online RF. John, Tom and Michelle decide to purchase a Participating Bancassurance or participating Takaful Product each. John and Tom successfully purchase a Participating Bancassurance or Participating Takaful Product where their policies were approved and in-forced but Michelle's application was not approved. Hence, Daniel will be entitled to RM600 worth of shopping / dining vouchers.

Gift Illustration 3:

Nicholas refers his brother, Jonathan, on 25 March 2018 to purchase a Participating Bancassurance or Participating Takaful Product and submitted Jonathan's details online. Jonathan's application is submitted on 31 March 2018. His policy is approved and in-forced on 15 April 2018. With that, Nicholas is eligible to receive RM300 worth of shopping / dining vouchers.

- 12.3 All Eligible Referrer with Successful Referral will be entitled to claim the Referral Gift.
- 12.4 "**Participating Bancassurance** or Participating Takaful **Product**" means subscription to selected conventional and Participating takaful Bancassurance single and regular premium products.

Note: Please obtain the latest Participating Bancassurance and Participating Takaful Products list from SCBMB's & SCSB relationship manager or any of SCBMB's and SCSB branch staff.

- 12.5 Eligible Referrer who is eligible for the Referral Gift must submit a duly completed online RF in the form prescribed by SCBMB and SCSB. The completed online RF must be received by SCBMB and SCSB during the Campaign Period or latest by **11:59 pm, 31st March 2018**. Failing which, the Referral Gift will not be claimable and will be forfeited. Eligible Referrer whose Referral Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming his/her Referral Gift.
- 12.6 The Eligible Referrer who entitles for the Referral Gift under this Campaign will receive the Referral Gift by:
- 12.6.1 If the Eligible Referrer selects shopping vouchers as his/her preferred Referral Gift, the Referral Gift will be courier to the corresponding address registered in SCBMB and SCSB system. If there is a change of address, Eligible Referrer must immediately update the change in the Redemption Form, which can be obtained at any SCBMB & SCSB branch. However, delivery will not be made to a P.O. Box address or an address outside Malaysia. Customers whose mailing address in the Redemption Form is either a P.O. Box address or an address outside Malaysia must provide SCBMB or SCSB with a suitable delivery address at the time they are notified that they are eligible to receive the Referral Gift.
- 12.6.2 If the Eligible Referrer selects Shangri-la Hotel Kuala Lumpur dining vouchers as his/her preferred Referral Gift, the Eligible Referrer must provide a valid e-mail address that registered in SCBMB and SCSB system in order to receive the Referral Gift via e-mail. If there is a change of e-mail address, Eligible Referrer must immediately update the change in the Redemption Form, which can be obtained at any SCBMB and SCSB branch.
- 12.7 Delivery of gifts will be performed at the end of April 2018. Each delivery will take 6 to 8 weeks. Delivery will be deemed to have been received by the Eligible Referrer if supported by a written acknowledgement receipt of the items by the occupant(s) at the delivery address or if e-mails sent there with no delivery failure notice received by SCBMB & SCSB. If any gifts is unclaimed after 2 weeks from initial delivery date or after two failed delivery attempts, whichever happens first, the customer must personally collect the gifts at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the gifts must be paid by the customer.
- 12.8 Eligible Referrer(s) are advised to check his/her Referral Gift upon receipt. Any dispute or complaint about the Referral Gift must be resolved directly with the supplier or distributor.
- 12.9 SCBMB and SCSB may change or substitute the Referral Gift with other items if any of the Referral Gift becomes unavailable or is recalled or discontinued by its supplier or distributor. Any such change will be announced in accordance with Clause 12.
- 12.10 SCBMB and SCSB will not entertain any request or claim for the exchange of the Referral Gift based on the current value of the Referral Gift before or after the redemption of the Referral Gift.

General:

13. SCBMB's and SCSB's decisions relating to this Campaign are final and binding all participants. For any matters which are not covered in the Terms and Conditions, they will be determined solely by SCBMB and SCSB.

14. SCBMB and SCSB may vary any of the Terms and Conditions and extend the Campaign Period and the notification of such variation and extension will be put up on sc.com/my.
15. By participating in the Campaign, all Eligible Referrers and Referees hereby agree to the following:
 - 15.1 Consent for SCBMB and SCSB to disclose their particulars to SCBMB's, SCSB's and Prudential's service providers and suppliers for purposes of running this Campaign and delivering the gift;
 - 15.2 Agree to participate in any reward giving ceremony, interviews or other publicity events required by SCBMB and SCSB;
 - 15.3 Consent for SCBMB and SCSB to disclose or publish their personal information such as their names and identities and any general information that SCBMB and SCSB deemed fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - 15.4 Grant SCBMB and SCSB the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any campaign (including this Campaign), marketing, commercial or other related purpose, without any payment or compensation.
16. This Campaign and the 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 Campaign.