

September 2019 Banca Sign Up Gift Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (together shall be referred to as “Bank”) *September 2019 Banca Sign Up Gift Campaign* will run from 1 September 2019 until 31 September 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 all customers of the Bank who:
 - 3.1 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements.

Participation

4. To participate in this Campaign, Eligible Customers must:
 - 4.1 submit a valid proposal for a participating regular premium / contribution or single premium / contribution Bancassurance / Bancatakaful (“BANCA”) product within the Campaign Period and meet the minimum qualifying BANCA transaction annualized premium / contribution equivalent (“APE”) thresholds provided in Clause 8 below; and
 - 4.2 submit a completed Redemption Form for gift redemption purposes within the Campaign Period.

NOTE: APE refers to annualized premium / contribution for regular premium / contribution BANCA products, or one-tenth of the premium / contribution for single premium / contribution BANCA products.

5. BANCA proposals submitted within the Campaign Period are deemed invalid and will not be eligible for gift redemption under this Campaign if:
 - 5.1 the relevant policy / certificate is not incepted by 15th October 2019; or
 - 5.2 the Eligible Customer exercises the cooling-off rights or cancels the relevant policy / certificate by 31th October 2019; or
 - 5.3 the proposal has already been taken into consideration and is participating in other Bank promotions, offers or campaigns (inclusive of ongoing staff offers / campaigns).
6. Participating products include:
 - i. PRUaspire
 - ii. PRUsignature
 - iii. PRUsignature infinite
 - iv. PRUsignature income
 - v. PRUsignature invest
 - vi. PRUsignature prime
 - vii. PRUheritage
 - viii. PRUsignature SE
 - ix. LifeLink
 - x. PRUterm
 - xi. Premier One-i
 - xii. Premier Legacy
 - xiii. InvestLink-i

NOTE: This list is non-exhaustive and may include new BANCA product(s) introduced from time to time. Please obtain the latest list of participating BANCA products from your Relationship Manager.

7. The Bank's records of registration and transaction details will be final and conclusive.

Gifts

8. The Gifts available for redemption in the Campaign are provided in the table below with the relevant minimum qualifying BANCA transaction APE thresholds:

Tier	Customer Sign-Up Gift	APE (RM)
Personal Banking and Business Banking Segment Only		
*1	Vivo X21 128GB <i>(only applicable for Personal & Business Banking Customers)</i>	20,000 to 69,999
All Eligible Customer Segments		
2	Apple iPad Air 64GB Wifi	70,000 to 99,999
3	Apple iPhone XR 64 GB	100,000 to 149,999
4	Apple iPhone XS 64GB	150,000 to 199,999
5	Apple iPhone XS Max 256GB	200,000 to 399,999
6	Apple iPhone XS Max 256GB & Macbook Pro (2.3Ghz dual-core i5, 128 GB)	400,000 and above

**Only Eligible Customers who are personal banking or business banking customers are entitled to redeem the Tier 1 gift, and not customers from other segments.*

Gift Illustration 1

Ali who is a personal banking customer submit a proposal with 1 policy for PRUaspire and the APE is RM25,000. He is entitled for 1 Gift under Tier 1.

Gift Illustration 2

Jasmine who is priority banking customer submit 3 proposals with 3 policies for PRUsignature and the APE in aggregate for each policy is RM100,000. She is entitled 3 Gifts under Tier 3.

9. There are 100 units of Gifts available in each gift tier for redemption in this Campaign, which will be distributed on a "first-come-first-served" basis. Upon the redemption of 100 units in a gift tier, the Bank reserves the right to remove the gift tier from the Campaign even before the end of the Campaign Period.
10. Each participant is entitled to redeem 1 Gift per valid BANCA product proposal submitted in this Campaign.
11. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
12. Gifts will be delivered by courier to the customer's mailing address listed on the Redemption Form. However, delivery will not be made to a P.O. Box address or to any address outside Malaysia.
13. Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. Please allow 8 to 12 weeks for delivery from the end of the Campaign Period. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.
14. Any Gifts which are not claimed by **31 December 2019** after the end of the Campaign Period will be forfeited. Customers whose Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.
15. Customers are advised to examine the Gift upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Gift. Any dispute or complaint about the Gift must

be resolved directly with the supplier. The Bank will not be responsible for any injury, loss or damage resulting from using the Gift.

16. The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled or discontinued by its manufacturer or distributor or any other reasons. Any such change will be announced in accordance with Clause 19.

General

17. Eligible Customers are reminded that they are subject to fees and charges, and the Terms and Conditions. These Terms and Conditions are not intended to be an invitation or offer for taking up a BANCA product, nor does it amount to solicitation by the Bank for taking up a BANCA product by anyone. Eligible Customers should ensure that they understand all features and risk of a BANCA product before taking it.
18. The Bank's decisions relating to this Campaign, are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
19. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my, and in the Bank's branches.
20. By participating in the Campaign, all participants:
 - 20.1 consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Gift;
 - 20.2 agree to participate in any prize giving ceremony, interviews or other publicity events required by the Bank;
 - 20.3 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
 - 20.4 grant the Bank the absolute and unrestricted 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.
21. The Campaign 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 Campaign.