

## Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad Q1 2021 Banca-TD 10.88 p.a.% Campaign Terms and Conditions

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “Bank”) **Q1 2021 Banca-TD 10.88% p.a. Campaign** (“Campaign”) commences from **1 January 2021 to 31 March 2021**, 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 the Bank’s customers who fulfill the following conditions (“Eligible Customers”):-

### Participation

- 3.1 Open to Bank’s customers who are of minimum 18 years of age;
  - 3.2 Customers who maintain accounts with the Bank must be of good standing, without any breach of the terms and conditions or agreements;
  - 3.3 The customer must purchase a Bancassurance / Bancatakaful (“Banca”) policy / certificates (“Banca Product”) within the Campaign Period.
4. To participate in this Campaign, Eligible Customers must meet the following criteria:
    - 4.1 submit a valid proposal for a participating Banca product within the Campaign Period; and
    - 4.2 purchase a Banca product with the minimum qualifying annualized premium equivalent (APE) or annualised contribution equivalent (ACE) (collectively referred as “APE”) thresholds provided under Clause 6.



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TERMS AND CONDITIONS  
Q1 2021 Banca-TD 10.88% p.a. Campaign  
Standard Chartered Bank Malaysia Berhad 198401003274 (115793P)  
Standard Chartered Saadiq Berhad 200801022118 (823437K)  
Ref. No. 11062020.2.3.40

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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. The list of participating products in this Campaign are as the below:

5.1 Single Premium:

- (a) PRUSignature Invest
- (b) PRUSignature Prime

5.2 Regular Premium / Contribution:

- (a) PRUSignature Reward
- (b) PRUSignature
- (c) PRUSignature Infinite
- (d) Premier Excel (Bancatakaful)
- (e) Premier Vantage (Bancatakaful)
- (f) Premier Legacy Beyond (Bancatakaful)
- (g) PRUSignature Reserve

The Banca Products includes any newly Banca products that may be provided by the Bank.

*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.*

6. Customers who fulfil the criteria above (Clause 3 and 4) are entitled to promotional Term Deposit (TD) or Islamic Term Deposit (TD-i) rates based on the criteria below:

- 6.1 Personal Segment Customers (“PsB”) and Premium segment customers (“PfB”) with a minimum Banca purchase of RM20,000 APE, or RM50,000 APE for the 12-month tenor special promotional rate (PrB is not allowed to participate in this tiering).



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7. Promotional TD / TD-i rates (“Promotional Rate”) tiering table as below:

Transaction APE (RM)	Promotional TD/TD-i rates (p.a)	Tenure (months)
Minimum RM50,000 APE (special promotional, January only)	4.08%	12 months
Minimum RM20,000 APE	3.78%	12 months
	5.68%	6 months
	10.88%	3 months

8. Eligible Customers will then be allowed to place a TD / TD-i on a ratio of 1:1 based on their purchase of Banca APE, and the TD / TD-i placement amount must be same or less than the APE.

Scenario 1

Jessie takes up a Premier Vantage certificate worth RM20,000 APE on 16 January 2021. The proposal has been submitted and she subsequently places a TD-i of RM15,000 for a tenure of 3 months. Jessie’s TD-i placement is entitled for the Promotional Rate as the placement is less than the APE. Hence based on the Promotional Rate tiering table, she is entitled 10.88% p.a.

Scenario 2

Elise purchased PRUSignature Reward policy worth RM25,000 APE on 3 February 2021. The proposal has been submitted and she subsequently decided to participate in the Campaign. She placed a TD of RM25,000 for a tenure of 12 months, hence based on the Promotional Rate under Clause 7, the TD Promotional Rate she is entitled is 3.78% p.a.

12 months later, the Bank verified that Elise’s Banca policy was still valid and met the Campaign requirements, hence she earned an interest amount of RM945 (3.78% X RM25,000).

**For the purpose of this Campaign**



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9. The Eligible Customers will not be eligible for promotional TD / TD-i under this Campaign if:
- 9.1 the purchase is new Banca Product that is not incepted within the Campaign Period; or
  - 9.2 exercise the cooling-off rights or cancel the purchase of the Banca Products before the TD / TD-i tenure matures; or
  - 9.3 fails to provide the funds required for the TD/TD-i placement within 14 calendar days from the proposal submission date; or
  - 9.4 fail to comply or breach any terms and conditions under this Campaign.

### Scenario 3

Fung purchased a RM200,000 single premium PRUSignature invest policy on 2 March 2021. Based on Single Premium APE calculation, Fung's recognised APE is 10% of RM200,000 which is RM20,000. Fung subsequently placed RM20,000 TD with the Bank for a tenure of 6 months. Based on the tier table under Clause 7 Fung is entitled to a TD rate of 5.68% p.a. (2.84% for 6 months).

Unfortunately, on 11 March 2021, Fung's PRUSignature invest has been rejected because of the underwriting outcome by the insurance company. With that, Fung is not eligible for this Campaign. Hence, Fung's TD will be uplifted and is not entitled for the Promotional Rate or the interests for the period the TD has been placed.

10. Eligible Customers must place the TD/TD-i within the Allocation Period to enjoy the Promotional Rate. The Bank can perform checks as and when to ensure Eligible Customers comply with the Campaign and if there is any withdrawal or transaction of the TD/TD-i and/or cooling-off right or cancellation of the purchased Banca policy/certificate or the purchase of Banca policy/certificate is rejected by the insurance/takaful company during the Allocation Period, the Eligible Customers are not entitled to the Promotional Rate or shall provide ibra' (rebate) on the difference between the Promotional Rate and prevailing board rate at the time of your placement of TD-i. The TD/TD-i placed will then earn interest/profit at the prevailing board rate for the tenure that the TD/TD-i placed.



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11. If the purchased Banca policy/certificate is surrendered within the Allocation Period, it will be considered as Pre-Mature and the TD will be automatically uplifted without prior notice, and no interest will be paid at any circumstances. For TD-i, Eligible Customers shall provide 'ibra' (rebate) on the total profit that was agreed at the time of your placement of TD-i as well as the profit earned before the upliftment.
12. Placements for TD/TD-i in multiple receipts are not allowed and the Primary Account holder name must be same as the purchased Banca policy/certificate and vice versa.
13. All TD/TD-i placements under this Campaign will be automatically renewed upon expiry of the Allocation Period at the prevailing board rate for the same tenure as per original placement.
14. The Bank has the rights to cease offering the Promotional Rate without prior notice.

### General

15. Valid proposals submitted for participation in this Campaign will not be eligible for other promotions or Campaign offered by the Bank within the Campaign Period.
16. Eligible TD / TD-i is eligible for protection by PIDM.
17. TD-i is based on Commodity Murabahah and this Campaign shall be read together with the Product Terms & Conditions.
18. 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.
19. 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](http://sc.com/my), and at the Bank's branches.
20. By participating in the Campaign, all participants:



[sc.com/my](http://sc.com/my)

- 20.1 agree to participate in any interviews or other publicity events required by the Bank;
  - 20.2 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
  - 20.3 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.
21. 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.
  22. 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.
  23. The Bank may vary the Promotional Rate from time to time should there be any changes in interest/benchmark rate as per the Overnight Policy Rate (“OPR”). OPR<sup>1</sup> is an overnight interest/benchmark rate set by Bank Negara Malaysia used for monetary policy direction. However, the revision shall not affect the existing customers whom have successfully placed the TD/TD-i during the Campaign Period.

<sup>1</sup>Source: <http://br.my/definitions/opr.htm>

