

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Current Account Savings Account (CASA/Islamic CASA) – Wealth Management Bonus Rate Campaign Terms & Conditions

Campaign

1. The Current Account Savings Account (CASA/Islamic CASA) – Wealth Management Bonus Rate Campaign (“Campaign”) is valid from 12 April 2019 to 30 June 2019, both dates inclusive (“Campaign Period”).
2. This Campaign is open to Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “the Bank”) existing and new clients.
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 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.

Eligibility

4. This Campaign is open to the Bank’s clients who fulfil the following conditions is referred to as Eligible Clients:
 - 4.1 Receive an invitation by the Bank to which may be made via phone calls, Electronic Direct Mails (eDM) or Short Messaging Service (SMS);
 - 4.2 Individuals aged 21 and above;
 - 4.3 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 4.4 The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.



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4.5 Clients whose accounts are cancelled or terminated for any reason or suspended for any breach or suspected breach during the Campaign Period are not eligible to participate in this Campaign.

5. For the purpose of this Campaign:

- 5.1 “Baseline AUM” is the Eligible Client’s month-end Asset Under Management (AUM) as at 31 March 2019 under this Campaign.
- 5.2 “AUM” means sum of Eligible Client’s balances in all CASA, Islamic CASA, Fixed Deposits, Term Deposit-i, Wealth, Bancassurance and BancaTakaful accounts held with the Bank
- 5.3 “Incremental AUM” is the sum of Eligible Client’s total AUM as at 30 June 2019 deduct the Baseline AUM. For better understanding, please refer to Table A that illustrates the computation of Incremental AUM.

Table A

Baseline AUM As At 31 March 2019 [A]	Total CASA/ Islamic CASA as at 30 June 2019 [B]	Total Wealth Products + Bancassurance/ Bancatakaful AUM as at 30 June 2019 [C]	Total AUM as at 30 June 2019 [D](B + C=D)	Incremental AUM [D - A]
<u>Client A</u> RM50,000	RM10,000	RM190,000	RM200,000	RM150,000 (RM200K – RM50K)
<u>Client B</u> RM100,000	RM100,000	RM0	RM100,000	0 (RM100K – RM100K)
<u>Client C</u> RM120,000	RM50,000	RM250,000	RM300,000	RM180,000 (RM300K – RM120K)



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- 5.4 “Wealth Products” means any Unit Trust including Islamic Unit Trust (“UT”) or Bonds including Sukuk (“Bonds/Sukuk”) purchased through the Bank whereby the Eligible Client:
- i. Pays a minimum sales charge of 2.5% for UT or Islamic UT;
 - ii. Pays a minimum spread of 2% for Bonds/Sukuk.
- 5.5 Regular Savings Plans (“RSP”) and Unit Trust Investment / Islamic Unit Trust under the Employee Provident Fund (“EPF”) scheme is not allowed under this Campaign.
- 5.6 “Bancassurance/Bancatakaful Products” means a list of single premium/contribution and regular premium/contribution Bancassurance/Bancatakaful products is illustrated in Table B below:

Table B

No.	Bancassurance/Bancatakaful Products	Category
1	PRUaspire	Regular Premium / Contribution
2	PRUsignature	
3	PRUsignature Infinite	
4	Premier One-i	
5	Premier Legacy	
6	PRUsignature Income	
7	PRUsignature SE	
8	InvestLink	Single Premium
9	InvestLink Global	
10	PRUheritage	

NOTE: Please refer to the branch personnel for the list of Unit Trust investments and Banca products which comply with the above.

- 5.7 “Annual Premium Paid” (“APE”) is defined as the annualized premium or contribution amount for regular premium or contribution.
- 5.8 “Islamic CASA” means Islamic Current Account Saving Account based on Commodity Murabahah.



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Offer: Additional Bonus Rate on CASA/Islamic CASA

6. Eligible Clients must have a minimum Incremental AUM of RM150,000 with a minimal allocation of RM60,000 into Wealth Products and/or a minimum of RM30,000 APE of Bancassurance/Bancatakaful Products to be eligible to receive additional 1% p.a bonus rate on the aggregate total of all CASA/Islamic CASA excluding Privilege Savings Account held with the Bank (“Bonus Rate”). For clarity, Table C illustrates the eligibility to receive Bonus Rate:

Table C

Baseline AUM As At 31 March 2019 [A]	Total CASA/ Islamic CASA as at 30 June 2019 [B]	Total Wealth Products + Bancassurance / Bancatakaful AUM as at 30 June 2019 [C]	Total AUM as at 30 June 2019 [D] (B + C=D)	Incremental AUM [D - A]	Total New Wealth investment during Campaign Period	Total New Bancassurance / Bancatakaful APE during Campaign Period	Eligibility for Bonus Rate
<u>Client A</u> RM50,000	RM10,000	RM190,000	RM200,000	RM150,000 (RM200K – RM50K)	RM20,000	RM30,000	Eligible (Incremental AUM >=RM150k AND Banca APE >=RM30,000)
<u>Client B</u> RM100,000	RM100,000	RM0	RM100,000	0 (RM100K – RM100K)	RM0	RM0	Not Eligible (Incremental AUM <=RM150k AND Wealth Investment <=RM60k/ Banca APE <=RM30k)
<u>Client C</u> RM120,000	RM50,000	RM250,000	RM300,000	RM180,000 (RM300K – RM120K)	RM80,000	RM10,000	Eligible (Incremental AUM >=RM150k AND Wealth Investment /Banca APE >=RM60k)



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7. The additional 1% p.a. Bonus Rate is computed based on the Eligible Client's sum of monthly average balance CASA / Islamic CASA excluding Privilege Savings Account and is capped at a total aggregate balance of RM250,000.
8. For foreign currency accounts denoted in non-Malaysia Ringgit, the monthly average balance for the foreign currency accounts will be converted into Malaysia Ringgit based on the rolling average monthly conversion rate as recorded in the Bank's system.
9. The additional Bonus Rate will be applicable for 6 months that is for July, August, September, October, November and December 2019 ("Bonus Period") and is as illustrated in Table D below:

Table D

Bonus Period (Month)	Total CASA / Islamic CASA Average Balance for the Month (RM)	Computation of Bonus Income with Bonus Rate
July 2019	RM250,000	RM205.47 [1% p.a./365 X 30 days] X RM250,000
August 2019	RM100,000	RM82.19 [1% p.a./365 X 30 days] X RM100,000
September 2019	RM500,000	RM205.47 [1% p.a./365 X 30 days] X RM250,000
October 2019	RM400,000	RM205.47 [1% p.a./365 X 30 days] X RM250,000
November 2019	RM50,000	RM41.10 [1% p.a./365 X 30 days] X RM50,000
December 2019	RM250,000	RM205.47 [1% p.a./365 X 30 days] X RM250,000
	Total Bonus Income Received	RM945.17

The Bonus Income is the sum (include interest compute under SCBMB or Hibah compute under SCSB) to be received by the Eligible Client upon the terms and conditions in this Campaign.



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10. The Bonus Income will be credited in the period as per Table E below.

Table E

Bonus Period (Month)	Crediting Period (Month)
July 2019	September 2019
August 2019	October 2019
September 2019	November 2019
October 2019	December 2019
November 2019	January 2020
December 2019	February 2020

11. The Bonus Income will be credited into an active CASA/Islamic CASA (“Active Account”) held in the Eligible Client’s sole name based on the latest account opening date held in the Bank’s records. In the event the Eligible Client only has joint accounts, the Bonus Income will be credited into the Active Account, with the latest account opening date as held in the Bank’s records. If Eligible Client has both CASA/Islamic CASA which are opened on the same date, Bonus Income will be credited into the active current account/Islamic current account. For the purpose of this Clause, an Active Account refers to a CASA/Islamic CASA with regular transactional activities including deposits and withdrawals in the preceding twelve (12) months.
12. The Bonus Rate is computed in local currency (Ringgit Malaysia) and will be rounded down to two (2) decimal points.
13. The credited Bonus Income will be reflected in the Eligible Client’s monthly consolidated account statement or account statement.
14. If the Eligible Client exercises cooling-off right or cancel the investments or Bancassurance/ Bancatakaful during the Campaign Period, he/she is no longer fulfilling the eligibility criteria, the Eligible Client will not be entitled to the Bonus Rate under this Campaign.



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15. The Bank has the discretion to forfeit the Bonus Rate if at the time of crediting, the client's account(s) is/are dormant, closed or terminated.
16. Eligible Clients are reminded that they are SUBJECT to fees and charges, and terms and conditions. These Terms and Conditions are not intended to be an invitation or offer for subscription for the investments or Bancassurance & Bancatakaful nor does it amount to solicitation by the Bank for the purchase of such securities by anyone. Eligible Clients must ensure they understand all features and risks of each investment or Bancassurance & Bancatakaful before making an investment.

General

17. Eligible Clients who participate in this Campaign will not be eligible for other promotions or campaigns offered by the Bank, during the Campaign Period.
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.
20. By participating in the Campaign, all participants:
 - 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, these terms and conditions shall prevail.



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22. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in the above Wealth and Bancassurance/Bancatakaful Products covered by this offer.
23. 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.



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