



STANDARD CHARTERED BANK MALAYSIA BERHAD STANDARD CHARTERED SAADIQ BERHAD

RM88 Cashback Digital Campaign (16 June – 31 August 2021) Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad (SCBMB) and Standard Chartered Saadiq Berhad (SCSB) (referred to as “the Bank”) RM88 Cashback Digital Campaign (“**Campaign**”) commences on 16 June 2021 and ends on 31 August 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.
- 3) This Campaign terms and conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms and the banking agreement, these Campaign terms shall prevail limited only to the inconsistencies.
- 4) The registered PIDM product name applicable for this Campaign is JustOne Priority Plus Savings Account-i, Privilege Savings Account and Super Salary-i. (“**Eligible Account**”).
- 5) Priority Plus Savings Account-i and Super Salary-I is based on the Shariah concept of Tawarruq. A Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by the customer to the Bank on a deferred basis. Subsequently, the Bank will sell the same asset to a third party on a cash and spot basis.

Eligibility

- 6) This campaign is open to:-
 - i) Standard Chartered Saadiq Berhad and Standard Chartered Bank Malaysia Berhad account holders without an Eligible Account as at 31 May 2021 AND who maintain their existing current or savings accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign period.
 - ii) Selected clients who receive an invitation from the Bank to participate in the Campaign via phone call, Electronic Direct Mails (eDM), Short Messaging Service (SMS), push notification, or served digital ads initiated by the Bank
 - iii) Selected clients must have existing conventional current or savings account, or Saadiq current or savings account-i



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[sc.com/my](https://www.sc.com/my)

Standard Chartered Bank Malaysia Berhad (198401003274)
Standard Chartered Saadiq Berhad (200801022118)
(ref no: 03082021.2.3.15)



- iv) This Campaign is not open to all staff of Standard Chartered Bank Malaysia Berhad, Standard Chartered Saadiq Berhad, Price Solutions, Standard Chartered GBS Berhad, Standard Chartered Bank Offshore Labuan and SCBMB Trustees Berhad,
- iv) Other persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

(Clause 6 (i – iv) hereinafter referred to as “**Eligible Participants**”)

Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to June to August 2021
- b) “**Fresh Funds**” Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible Account 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. 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 also considered as Fresh Funds.

RM88 Cashback with Digital Account Opening

- 7) The first 1,000 Eligible Participants who successfully open a new Eligible Account via SC mobile or through www.sc.com/my during the Campaign Period AND successfully credit RM1000 of Fresh Funds in a single transaction within seven (7) calendar days from the online account opening date will receive RM88 cashback (“Cashback”).
- 8) The first 1,000 Eligible Participants will be recognized based on the date and time of the Eligible Account opening as recorded in the Bank’s system. Valid Eligible Accounts must be opened via SC mobile or sc.com from 12.01am on 16 June 2021 till 11.59pm on 31 August 2021.
- 9) In the event the Eligible Participant is a non-Malaysian resident whereby additional documents must be sighted, the recognized date and time for account opening will be based on the records indicated in the Bank’s core banking system (“eBBS”).
- 10) The Cashback will be credited into the Eligible Participant’s Eligible Account no later than 30 September 2021.
- 11) Eligible Participant who closes the Eligible Account before the crediting of the Cashback will not receive the Cashback through other accounts.
- 12) In the event an Eligible Participant opens more than one Eligible Account with the same principal account holder, only the Eligible Account with the earliest account opening date during the Campaign Period will be eligible for the Cashback. Each Eligible Participant is eligible for one Cashback reward only.



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General

- 13) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 14) The Bank's decisions relating to this Campaign are final and binding to all participants. If any matters, dispute or claim arise which are not covered in these Terms and Conditions, they will be determined by the Bank.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) All information is accurate at the time of publication.



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