

## Standard Chartered Bank Malaysia Berhad Chinese New Year Branch Open Day Campaign Terms and Conditions

### Campaign

1. Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) Chinese New Year Branch Open Day Campaign (“**Campaign**”) will run from 19<sup>th</sup> February 2018 until 31<sup>st</sup> March 2018, both dates inclusive (“**Campaign Period**”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
3. This is a joint campaign between Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad.

### Eligibility

4. This Campaign is open to existing and new clients of the Bank who:
    - 4.1. Are individuals of 18 years and above; AND
    - 3.2. Maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
    - 3.3. Who open any of the Eligible CASA or CASA-i Account(s) or Eligible Term Deposit Account(s) stated in Clause 4 at participating branches as listed in clause 9 below.
- (“**Eligible Clients**”).

### Interpretation

5. For purposes of this Campaign:
  - 4.1 Current / Savings Accounts (CASA) or CASA-i eligible to participate for this campaign comprises of JustOne Accounts, Saadiq JustOne Personal Deposit Account-I, Saadiq justOne Priority Deposit Account-i, MyDream Account, e\$aver Account, and Privilege Savings Account (“**Eligible CASA or CASA-i Account(s)**”);
    - 4.1.1 The promotional Time Deposit rate offer is applicable to clients who open a SCBMB Time Deposit (“**TD**”) or Standard Chartered Saadiq Berhad (“**SCSB**”) Term Deposit-i (“**TD-I**”) account (“**Eligible Time Deposit Account(s)**”).
  - 4.2 “**Primary accountholder**” means (in a joint account) the accountholder whose name appears first in the Bank’s records;

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

- 4.3 **“Fresh Funds”** means funds which do not originate from any account held with SCBMB or SCSB. 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. However, transfers of funds from other current and / or savings (“CASA”) or current-i and / or savings-i account (“CASA-i”) including maturity and/or upliftment of Term Deposit account within SCBMB or Term Deposit-i account within SCSB are not considered Fresh Funds.
5. **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA or CASA-i Account(s).
6. **“Referral”** means an existing SCBMB or SCSB client who recommends a friend, relative or acquaintance who is not an existing client of the SCBMB / SCSB and by definition does not hold any Retail Banking Products with SCBMB / SCSB.
7. **“Non-Referral”** means new SCBMB or SCSB clients who do not have any Retail Banking Product with either SCBMB or SCSB.
8. **“Retail Banking Product”** refers to any credit card, deposits, mortgage, personal loan and wealth management products offered by SCBMB or SCSB.

#### Participating Chinese New Year Branch Open Day Branches

9. The Chinese New Year Branch Open Day (“Open Day”) is applicable to the twenty seven (27) participating SCBMB and / or SCSB branches stated in Table A below, on these specific dates and operating hours.

Table A:

No	Branch Name & Address	Date of Open Day	Operating Hours
1	Alor Setar branch Lot 5 & 5A, No. 55 Bangunan EMUM Jalan Gangsa Kawasan Perusahaan Mergong 2 05150 Alor Setar Kedah Darul Aman	19 February 2018	9.15am– 3.45pm
2	Kepong branch 49 & 51 Jalan Metro Perdana Barat 1 Taman Usahawan 52000 Kepong Kuala Lumpur	21 February 2018	9.15am– 3.45pm
3	Taiping branch 25 Jalan Pasar 34000 Taiping	21 February 2018	9.15am – 3.45pm

MEMBER



sc.com/my

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

	Perak Darul Ridzuan		
4	Klang branch 11, 15 & 17 Jalan Kepayang 41050 Klang Selangor Darul Ehsan	22 February 2018	9.15am – 3.45pm
5	Taman Molek branch 86 & 88 Jalan Molek 2/2 81100 Taman Molek Johor Darul Takzim	22 February 2018	9.15am – 3.45pm
6	Johor Bahru branch 24 - 26 Jalan Harimau Tarum Taman Century 80250 Johor Bahru	22 February 2018	9.15am – 3.45pm
7	Batu Pahat branch 7 Jalan Kundang Taman Bukit Pasir 83000 Batu Pahat Johor Darul Takzim	22 February 2018	9.15am – 3.45pm
8	Kuala Lumpur Main branch 36 Jalan Sultan Ismail 50250 Kuala Lumpur	23 February 2018	9.15am – 3.45pm
9	Bintulu branch 89 & 90 Jalan Keppel 97000 Bintulu Sarawak	23 February 2018	9.15am – 3.45pm
10	Tawau branch 518 Jalan Habib Hussin 91000 Tawau Sabah	23 February 2018	9.15am – 3.45pm
11	Kajang branch 36 & 37 Jalan Prima Saujana 1/1A Taman Prima Saujana Seksyen 1 43000 Kajang Selangor Darul Ehsan	23 February 2018	9.15am – 3.45pm
12	Kuching branch Wisma Bukit Mata Kuching Jalan TAR 93100 Kuching Sarawak	23 February 2018	9.15am – 3.45pm

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

13	Sandakan branch Jalan Pelabuhan 9000 Sandakan	23 February 2018	9.15am – 3.45pm
14	Sibu branch Jalan Tukang Besi 96000 Sibu Sarawak	23 February 2018	9.15am – 3.45pm
15	Kota Kinabalu branch 20 Jalan Haji Saman 88000 Kota Kinabalu Sabah	23 February 2018	9.15am – 3.45pm
16	Ipoh branch 21 – 27 Jalan Ipoh 52100 Kuala Lumpur	23 February 2018	9.15am – 3.45pm
17	Petaling Jaya branch 30-36 Jalan 52/4 46200 Petaling jaya Selangor Darul Ehsan	26 February 2018	9.15am – 3.45pm
18	Kota Damansara branch 2 & 2A1, Jalan PJU 5/17, Kota Damansara 47800 Dataran Sunway Selangor Darul Ehsan	22 February 2018	9.15am – 3.45pm
19	Bukit Tengah (Prai) branch 1816 Lengkok Perusahaan Maju Bukit Tengah 13600 Seberang Prai Penang	26 February 2018	9.15am – 3.45pm
20	Publika branch Lot 4 & 5, Shopping Gallery Solaris Dutamas No. 1, Jalan Dutamas 1 50480 Kuala Lumpur	26 February 2018	9.15am – 3.45pm
21	Taman Tun Dr Ismail branch 50, 52 & 54 Jalan Burhanuddin Helmi Taman Tun Dr Ismail 60000 Kuala Lumpur	26 February 2018	9.15am – 3.45pm
22	Penang branch No. 86 Lebuhr Pantai 10300 Pulau Pinang	26 February 2018	9.15am – 3.45pm
23	Puchong branch 30 & 32 Jalan Puteri ½ Bandar Puteri Puchong 47100 Puchong	27 February 2018	9.15am – 3.45pm

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

	Selangor Darul Ehsan		
24	Damansara Utama branch No. 18-22 Jalan SS 21/39 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan	27 February 2018	9.15am – 3.45pm
25	Miri branch 1383 & 1384 Block 10 Centre Point Phase II Jalan kubu 98000 Miri Sarawak	27 February 2018	9.15am – 3.45pm
26	Laman Seri branch G15, Blok 3, No 7 Persiaran Sukan Laman Seri Business Park Seksyen 13 40100 Shah Alam Selangor Darul Ehsan	27 February 2018	9.15am – 3.45pm
27	Cheras branch 140 Jalan Cerdas Taman Connaught Cheras	27 February 2018	9.15am – 3.45pm
28	Kuantan branch 1-3 Jalan Haji Abdul Aziz 25000 Kuantan	2 March 2018	9.15am – 3.45pm

10. The Open Day branches will enjoy the following promotional offers as listed in clause 11 below.

- Time Deposit Promotional Rate Offer
- Exclusive Gifts

#### Time Deposit or Term Deposit-I Promotional Rate Offer

11. Each Eligible Client who satisfies all requirements set out in this Campaign terms and conditions will enjoy the following promotional rates for TD / TD-i as per Table B below (“Promotional Rates”).

Table B:

Tenure	Client Type	Preferential Rates
12-months	Non-Referral	4.30% p.a.
12-months	Referral	4.35% p.a. for referral and referred new-to-bank client

MEMBER



sc.com/my

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

12. The Promotional Rates are valid from the date of the Open Day as mentioned in Table A above until 31 March 2018 for Fresh Funds only. The Promotional Rate of 4.30% p.a. for Non-Referral is applicable to clients who are not classified as “Referral” and including new walk-in clients.
13. To be eligible for the Promotional “Referral” Rate, the Referral must bring along a Non-Referral to the participating Open Day branch on the specified date as per Table A, and the Promotional “Referral” Rate will be applicable once the Referral and Non-Referral has deposited their respective Fresh Funds in the Eligible CASA or CASA-i account no later than 31 March 2018.
14. Each TD or TD-i placement under this Campaign must be a minimum of RM10,000 and the maximum placement per Client is RM500,000. The maximum limit is based on total aggregate TD / TD-i placements in SCB / SCSB. Multiple deposits in multiple receipts are permitted.
15. For the Promotional “Referral” Rate, the Referral and Non-Referral must have 10% of the total TD / TD-i amount placed in a new CASA or CASA-i with SCBMB or SCSB. To illustrate, every RM10,000 placement in TD / TD-i must be accompanied by a minimum placement of RM1,000 (10% X RM10,000) into the Eligible CASA or CASA-i account, with a total deposit placement of RM11,000 (of which RM10,000 is placed into TD / TD-i and RM1,000 is placed into CASA / CASA-i).
16. All TD or TD-i placements under this Campaign will be automatically renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
16. SCBMB and SCSB will only accept a total TD or TD-i placement amount of RM30,000,000 under this Campaign. Once the total has been achieved, SCBMB reserves the right to terminate the Promotional Rate Offer. SCBMB and SCSB will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.
17. Any premature withdrawal of TD or TD-i under this Campaign is subject to the following:-
  - 17.1 No interest will be paid on the TD and no profit will be paid on the TD-i if it is fully withdrawn before the end of the three (3) months from its start date
  - 17.2 If a TD or TD-i is withdrawn after three (3) months from its start date but before its maturity date, interest or profit is only payable at half of the relevant contracted rate for each complete month
  - 17.3 Where the premature withdrawal is only part of the TD or TD-i amount, any partial withdrawal of the TD or TD-i must be in whole multiples of RM5,000
  - 17.4 The undrawn amount remaining in the TD or TD-i after the partial withdrawal must be at least RM5,000
  - 17.5 The remaining portion of the TD or TD-i will continue to earn interest / profit respectively at the Preferential Rate for the rest of the originally agreed term.
  - 17.6 If any Eligible Client partially withdraw or cancel the TD-i during the Campaign Period, or he/she is no longer fulfilling the eligibility criteria or fails to fulfil the requisite criteria during allocation period, the Eligible Client will not be entitled to the Promotional Rates

under this Campaign. SCSB will terminate the TD-i account and transfer the monies from the TD-i account into his/her CASA-i account with SCSB.

### Exclusive Gifts Offer

18. Eligible CASA or CASA-i Accountholders will be entitled to the following gift items (“Gift”) stated in Table C subject to gift availability, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

Table C:

Fresh Funds	Gift
<b>RM2,000</b>	<ul style="list-style-type: none"> <li>▪ One (1) limited edition earphone</li> <li>▪ Limited to one (1) gift per account</li> </ul>
<b>Every RM3,000</b>	<ul style="list-style-type: none"> <li>▪ One (1) limited edition plush toy</li> <li>▪ Maximum of twelve (12) gifts per account</li> </ul>

19. The Fresh Funds in a single deposit or placement must be made by the Eligible Account Holder at a minimum sum of RM2,000 or RM3,000 respectively in order to be entitled for the Gifts as tabled above.

20. Letter of Gift Entitlement will be issued through SCBMB or SCSB’s branch to Eligible Account Holders who opened a new account and deposited or placed Fresh Funds through SCBMB or SCSB branches.

21. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible CASA / CASA-i and the monies deposited shall be allocated for four (4) months.

22. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table D below for each Gift/s from the Eligible Account Holder’s CASA / CASA-i.

23. There are in total six (6) types of Plush Toys to be given away during the Campaign Period namely the Ewok, Chewbacca, Storm Trooper, Yoda, R2D2 and Darth Vader. The type(s) of Plush Toys given out to individual customers will be decided by the Bank.

24. The total units of Gifts available are as stated in Table D.

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

**Table D**

Gifts	Total Available	Units	Payment (RM)
Limited Edition Earphones	1,000		RM30
<b>Limited Edition Plush Toy with the following breakdown:-</b>			
- Ewok	50		RM58
- Chewbacca	150		
- Storm Trooper	500		
- Yoda	100		
- R2D2	300		
- Darth Vader	600		

25. Notification shall be given by way of posting on the Bank's website should the Bank run out of stocks of the listed gifts, or by such any other manner as determined by the Bank.
26. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
27. Monies deposited for this Campaign will not qualify to participate in other CASA or CASA-i campaigns offering gifts during the Campaign Period.
28. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
29. The Gifts will be dispensed to the Eligible Account Holder at the branch upon successful allocation of Fresh Funds.
30. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
31. Eligible Account Holders are advised to examine the Gift/s upon receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
32. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good



33. Eligible Account Holders whose CASA / CASA-i are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
34. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.

## General

35. Eligible CASA or CASA-i Accounts under this Campaign are eligible for protection by PIDM.
36. 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.
37. 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 in the Bank's branches.
38. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;
  - (ii) 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
  - (iii) 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.
39. 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.
40. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.

MEMBER



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

TERMS AND CONDITIONS

Chinese New Year Branch Open Day Campaign  
19<sup>th</sup> Feb – 31<sup>st</sup> Mar 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good