



CNY Deposits Gift Campaign Terms and Conditions

Campaign

1. The CNY Deposits Gift Campaign (“Campaign”) will run from 11th January to 28th February 2022 (“Campaign Period”), both dates inclusive.
2. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (together shall be referred to as “Bank”).
3. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
4. 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, the relevant product terms and the banking agreement, these Campaign terms shall prevail limited only to the inconsistencies.
5. The registered PIDM product name applicable for this Campaign is Privilege Savings Account, Super Salary-i, JumpStart Savings Account-i and Priority Plus Savings Account-i. (“**Eligible Account**”).
6. Super Salary-i, JumpStart Savings Account-i and Priority Plus Savings Account-i are based on the Shariah concept of Tawarruq. Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by the client to SCSB on a deferred basis. Subsequently, SCSB will sell the same asset to a third party on a cash and spot basis.

Eligibility

7. This Campaign is open to: -
 - i) New-to-Deposit clients without an Eligible Account with SCBMB or SCSB during the Campaign Period; and
 - ii) New-To-Bank (“NTB”) clients without an Eligible Account with SCBMB or SCSB during the Campaign Period; and

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- iii) Clients who maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
(Collectively clients in clause (i) and (ii) will be referred to as “**Eligible Participants**”).
- 7.1 This Campaign is not open to all staff of SCBMB, SCSB, Price Solutions, Standard Chartered GBS Berhad, Standard Chartered Bank Offshore Labuan and SCBMB Trustees Berhad.
- 7.2 Other persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to January to February 2022.
- b) “**Tracking Months**” refers to three (3) months from the date of crediting / depositing Fresh Funds into the Eligible Account. The Tracking Months are detailed in Table A below.

Table A

Month of Crediting of Fresh Funds	Tracking Month
January 2022	January 2022 – 31 March 2022
February 2022	February 2022 – 30 April 2022

- c) “**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 the 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 or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.
- d) “**Eligible Account**” refers to Privilege Savings Account, Super Salary Account-i, JumpStart Savings Account-i, and Priority Plus Savings Account-i.
- e) “**New-To-Bank (NTB)**” clients mean clients who do not have any banking product with the SCBMB or SCSB as at 31 December 2021. Banking products includes deposits,

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investments, bancassurance/bancatakaful, credit card, personal loan/financing, mortgage/property financing and any other retail individual product offered by the Banks.

- f) **“New-To-Deposits (NTD)”** clients mean clients who do not have any deposit products with the Banks as at 31 December 2021. Deposit products includes current accounts, savings account, and fixed deposits/term deposit-i in local and foreign currency offered by SCBMB and SCSB.

Gift

8. The Eligible Participant must fulfil all the following requirements in order to participate in this Campaign:

- (a) Must deposit / credit the Fresh Funds into the Eligible Account to receive the gift as stated in Table B below; and
- (b) The Fresh Funds must be maintained for three (3) months as per the Tracking Months whereby the Fresh Funds cannot be withdrawn, debited on transacted upon.

8.1 At any one point if the Fresh Funds are withdrawn or transacted upon during the Tracking Months, the Eligible Participant will lose his / her eligibility to receive the Gift.

8.2 Each Eligible Participant can receive only one (1) gift regardless of Fresh Funds deposited

9. Eligible Participants will be entitled to the following gift items (“Gift”) stated in Table B, subject to the Gift availability stated in the same table, 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 Banks’ record as to time of submission shall be final and conclusive.

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**Table B: Gift, Fresh Funds Required and Available Units**

Tier	Gift	Fresh Funds (RM)	Total Units Available
Tier 1	One (1) unit of Tsum Tsum Plush Toy	RM5,000	1,000 units
Tier 2	One (1) unit of Marvel Reversible Umbrella	RM15,000	2,000 units
Tier 3	One (1) unit of Iron Man Light Up Luggage	RM250,000	18 units

10. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM5,000, RM15,000, or RM250,000 as per Table B to be entitled for the Gifts. All placements must be made within the Campaign Period. For example, Eligible Participants may deposit two placements of RM100,000 each and one placement of RM50,000 subsequently, totalling to RM250,000 during the Campaign Period to be eligible for one (1) Iron Man Light Up Luggage.
11. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the Banks' records.
12. Monies deposited for this Campaign will not qualify to participate in other current / savings account campaigns organized by the Banks offering gifts or rewards during the Campaign Period.
13. If the Banks discover at any time that the Eligible Participant fails to satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Gift/s. Eligible Participants who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
14. All Gifts will be delivered or couriered to the Eligible Participant's residential mailing address as maintained in the Banks' system, or to the Banks' branch in Malaysia as requested by the Eligible Participant. If the residential address is a non-Malaysian address, the Eligible Participant is required to collect the Gift(s) at the preferred branch. Delivery of Gifts will not be made to a PO Box address and addresses out of Malaysia.

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15. All Gifts will be fulfilled no later than five (5) months from the date of the Fresh Funds placement.

Other Terms and Conditions Governing the Gift Offer

16. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
17. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
18. Eligible Participants are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Participant / Clients should liaise with the relevant merchant or manufacturer directly. The Banks do not provide any warranty or guarantee of any kind for the Gifts nor shall the Banks be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
19. The Banks 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.
20. Eligible Participant whose Eligible Account is/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.
21. The Gift/s will be given to the relevant primary accountholder as indicated in the Banks' records only.

General

22. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.

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23. 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.
24. 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.
25. By participating in the Campaign, all participants:
 - 25.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 25.2 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
 - 25.3 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.
26. 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.
27. All information is accurate at the time of publication.

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