

Deposits Gift Campaign Terms and Conditions

Campaign

1. The Deposits Gift Campaign (“Campaign”) will run from 10th June to 31st August 2020 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the Campaign terms and conditions below. This Campaign terms and conditions must be read together with the 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 terms shall prevail limited only to the inconsistencies.
3. This Campaign is solely for clients acquired through roadshows by Standard Chartered Bank Malaysia Berhad’s direct sales team.
4. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

Eligibility

5. This Campaign is open to: -
 - i) Existing clients with Privilege Savings Account with SCBMB or Super Salary-i with SCSB during the Campaign Period
 - ii) New-To-Bank clients (“NTB”) or New-To-Deposits (“NTD”) with Privilege Savings Account with SCBMB or Super Salary-i with SCSB during the Campaign Period
 - iii) Clients 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 Account Holders/participants”)
 - iv) 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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Standard Chartered Bank Malaysia Berhad (115793P)
Standard Chartered Saadiq Berhad (823437K)

10 June – 31 August 2020
Ref. No. 10082020.2.4.1

Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to June to August 2020
- b) **“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.
- c) **“Eligible Account”** refers to all Privilege Savings Account and Super Salary Account-i
- d) **“Allocation Period”** means six (6) months from the date of depositing / crediting of monies into the Eligible Account for the purpose of this Campaign.
- e) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible Account for the purpose of this Campaign.
- f) **“New-To-Deposit (NTD)”** clients mean clients who do not have any current account, savings account or fixed deposit / term deposit-i with the Banks as at 31 May 2020.
- g) **“New-To-Bank (NTB)”** clients mean clients who do not have any banking product with the Banks as at 31 May 2020. Banking products includes deposits, investments, bancassurance/bancatakaful, credit card, personal loan/financing, mortgage/property financing and any other retail individual product offered by the Banks.
- h) **“Existing-To-Bank (ETB)”** clients mean clients who have banking products with the Banks as at 31 May 2020. Banking products includes deposits, investments, bancassurance/bancatakaful, credit card, personal loan/financing, mortgage/property financing and any other retail individual product offered by the Banks.

Gift

6. The Eligible Account Holder must fulfill all the following requirements in order to participate in this Campaign:
 - (a) ETB, NTB and NTD clients must deposit or credit Fresh Funds into the Eligible Account within thirty (30) days from account opening date for Gift Offer 1 and Gift Offer 2, with required amount of Fresh Funds as stated in Table A below;



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- (b) NTB and NTD clients must open a new Eligible Account during the Campaign Period and to receive Gift Offer 3. Fresh Funds in the Eligible Account for Gift Offer 3 must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period.
7. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table A, 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 Bank’s record as to time of submission shall be final and conclusive.

Table A: Gift Offer, Fresh Funds Required and Available Units

Gift Offer	Gift	Fresh Funds (RM)	Total Units Available
Gift Offer 1	One (1) unit of Marvel Color Changing Mug	Every RM3,000	1,000
Gift Offer 2	One (1) unit of Stormtrooper Earphone	Every RM5,000	110
Gift Offer 3	One (1) unit of Iron Man Light Up Luggage	Every RM50,000	200

8. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM3,000 or RM5,000 or RM50,000 as per Table A to be entitled for the Gifts. All placements must be made within the Campaign Period.
9. Letter of Gift Entitlement will be issued by the Banks’ personnel to Eligible Account Holders who opened a new account and deposited or placed fresh fund into their existing account. The letter will state the Gift the Eligible Account Holder is entitled to based on the Allocation Amount. Through the letter, the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted to the Bank’s personnel. For Eligible Account Holders whose Fresh Funds were transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine (“ATM”) and whereby



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the Fresh Funds were allocated for the Allocation Period out-of-branch (“Out-of-Branch Eligible Account Holders”), the choice of gift in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions will be captured via voice recording by the Banks.

10. Allocation Period commences (i) upon clearance of the cheque for the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for six (6) months.
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 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.
14. All Gifts will be delivered or couriered to the Eligible Account Holder’s residential mailing address as maintained in the Banks’ system, or to the Banks’ branch in Malaysia as expressed by the Eligible Account Holder. If the residential address is a non-Malaysian address, the Eligible Account Holder is required to collect the Gift(s) at the preferred branch. Delivery of Gifts will not be made to PO Box addressed.
15. All Gifts will be fulfilled no later than two (2) months from the date of fresh funds placement.
16. Each Eligible Account Holder is entitled to redeem a maximum of two (2) Gifts each per Gift Offer.

Other Terms and Conditions Governing the Gift Offer

17. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.



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18. 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.
19. Eligible Account Holders 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 Account Holders / 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.
20. 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.
21. Eligible Account Holders 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.
22. The Gift/s will be given to the relevant primary account holder as indicated in the Banks' records only.

General

23. For SCSB account, the campaign is only applicable to SuperSalary-i which is based on Tawarruq.
24. The Banks' 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 Banks.
25. The Banks 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, and in the Banks' branches.
26. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Banks;
 - (ii) consent for the Banks to disclose or publish their personal information such as their names and identities and any general information that the Banks see fit about the participants or their account(s) in any media, marketing or advertising materials; and



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- (iii) grant the Banks 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.
27. 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.
28. 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.



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