

TERMS AND CONDITIONS

Employee Banking Client Referral Program

Program

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Employee Banking Client Referral Program (“**Program**”) will run from 20 April 2020 to 31 March 2021, inclusive of both dates (“**Program Period**”). The campaign end date has been extended from 31 December 2020.
- 2.0 By participating in this Program, participants agree to be bound by all the terms and conditions below.
- 3.0 This Program Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Program terms and conditions and the relevant product terms and the banking agreement, this terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

- 4.0 This Program is open to all of the Bank’s clients who fulfil the following conditions (“**Eligible Referrer/participants**”):
 - 4.1 have an existing Current Account Savings Account (“**CASA**”) with the Bank;
 - 4.2 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - 4.3 are not employees of the Bank;
 - 4.4 are not non-individuals or corporate customers;
 - 4.5 introduce new CASA clients to the Bank and ensure that all the criteria for successful referral set out in this Program terms are fulfilled.
- 5.0 In order to participate in this Program, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“**Eligible Referee**”):
 - 5.1 must be new to CASA with the Bank with no previous CASA with the Bank prior to commencement of this Program Period;
 - 5.2 individuals over the age of 18 years;
 - 5.3 currently an employee in the same organisation as his/her referrer;
 - 5.4 successfully open a PrivilegeSaver account with the Bank during the Program Period. The PrivilegeSaver campaign terms and conditions are available at <https://av.sc.com/my/content/docs/campaign-tc-psa.pdf>
- 6.0 By referring their referees, the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
 - 6.1 that the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank;
 - 6.2 that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Program;
 - 6.3 that the Eligible Referrer has informed the Eligible Referee to read the privacy notice at the Bank’s website www.sc.com/my/; and
 - 6.4 that the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes of this Program.
- 7.0 Under this Program, the Eligible Referrer would be entitled to Reward as laid out at Clause 8.1 upon a Successful Referral of an Eligible Referee. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where the Eligible Referrer has completed and submitted the Referral Form online, and provided Eligible Referee who is eligible under the terms of this Program and successfully signed up for a PrivilegeSaver account during this Program Period in accordance with the terms and conditions as laid out here:

- 7.1 The Eligible Referee and his/her joint account holders (if any) were not existing CASA clients of the Bank prior to commencement of this Program period.
- 7.2 Where an Eligible Referee's accounts are joint account, the account shall be treated as ONE (1) introduction only, irrespective of the number of accountholders.
- 7.3 The Eligible Referee's account must not be a joint account held together with the Eligible Referrer.
- 7.4 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Program.

Reward

- 8.1 Eligible Referrer with Successful Referral(s) will be entitled to Reward as stated below:

Number of Successful Referrals	Reward
1 to 9 Successful PrivilegeSaver Referral(s)	RM38 cashback per referral
Every tenth (10th) Successful PrivilegeSaver Referrals	RM38 and an additional RM120 cashback

- 8.2 To be eligible for the Reward, the Eligible Referrer must complete and submit the Referral Form online, available at https://www.sc.com/my/eb/mgm/refer/?step=basic_data by 31 March 2021, and the Eligible Referee's PrivilegeSaver account must be successfully opened by 30 April 2021.

Illustrations:

Number of Referrals	Number of Accounts Opened	Cashback Calculation
<ul style="list-style-type: none"> 5 referrals by 31 March 2021 	<ul style="list-style-type: none"> 5 accounts successfully opened by 30 April 2021 	RM38 x 5 = RM190
<ul style="list-style-type: none"> 10 referrals by 31 March 2021 	<ul style="list-style-type: none"> 10 accounts successfully opened by 30 April 2021 	(RM38 x 9) + RM38 + RM120 = RM500
<ul style="list-style-type: none"> 11 referrals by 31 March 2021 	<ul style="list-style-type: none"> 11 accounts successfully opened by 30 April 2021 	(RM38 x 9) + RM38 + RM120 + RM38 = RM538
<ul style="list-style-type: none"> 10 referrals by 31 March 2021 2 referrals made in April 2021 	<ul style="list-style-type: none"> 8 accounts successfully opened by 30 April 2021 Not eligible because referrals were made after 31 March 2021 	RM38 x 8 = RM304

- 8.3 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Program, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 8.4 The Bank reserves the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 8.5 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 8.6 The RM38 cash reward per Successful Referral will be credited to the Eligible Referrer's MYR SCBMB or SCSB active PrivilegeSaver account ("**Account**") within 60 days after the successful opening of a PrivilegeSaver account by their Eligible Referee.
- 8.7 As of 30 April 2021, if an Eligible Referrer has made 10 Successful Referrals as defined in Clause 7.0, the additional RM120 cash reward for every 10th Successful Referral will be credited to the Eligible Referrer's MYR SCBMB or SCSB active PrivilegeSaver account within 60 days from 30 April 2021.

- 8.8 If the Eligible Referrer has more than one Account, cash reward will be credited to the active PrivilegeSaver Account held in the Eligible Referrer's sole name.
- 8.8 The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.

General

- 9.1 The Bank's decisions relating to this Program are final and binding to all participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
- 9.2 The Bank may vary any of these Terms and Conditions and extend the Program Period. Any such change will be announced on the Bank's website at sc.com/my
- 9.3 By participating in the Program, all participants:
- 9.3.1 consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Program and delivering the Reward;
 - 9.3.2 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 of their account(s) in any media, marketing or advertising materials; and
 - 9.3.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 9.4 The Program 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.