



TERMS AND CONDITIONS

Employee Banking Referral Campaign 2022

Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Employee Banking Referral Campaign 2022 (“**Campaign**”) will run from 01 January 2022 to 31 December 2022, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3.0 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, this Campaign terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

- 4.0 This Campaign 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 the Bank’s permanent or contract staff on Front Line Incentive Plan (“**FLIP**”) or Employee Banking department staff (non-FLIP) or Third Party Sales staff (TPS);
 - 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 Campaign terms are fulfilled.
- 5.0 In order to participate in this Campaign, 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 Campaign Period;
 - 5.2 individuals over the age of 18 years;
 - 5.3 are not employees of the Bank;
 - 5.4 successfully open a PrivilegeSaver account with the Bank during the Campaign 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 Campaign;
- 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 Campaign.

7.0 Under this Campaign, 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 Campaign and successfully signed up for a PrivilegeSaver account during this Campaign 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 Campaign 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 account holders.
- 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 Campaign.

Reward

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

Number of Successful Referrals	Reward
1 st to 3 rd Successful PrivilegeSaver Referral(s)	RM25 cashback per referral
4 th to 6 th Successful PrivilegeSaver Referral(s)	RM50 cashback per referral
7 th to 9 th Successful PrivilegeSaver Referral(s)	RM75 cashback per referral
Tenth (10 th) and onwards Successful PrivilegeSaver Referrals	RM100 cashback per referral

8.2 Eligible Referee will be entitled to RM20 cashback ("**Referee Reward**") provided his/her account is opened within 14 days from the referral submission date. Limited to the first 3,000 Eligible Referees.

8.3 To be eligible for the Referrer Reward, the Eligible Referrer must fulfil the following conditions:

8.3.1 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 December 2022;

8.3.2 The Eligible Referee's PrivilegeSaver account must have a minimum account balance of at least RM3,000 as of the last day of the month following the referral submission month.





- 8.4 To be eligible for the Referee Reward, the Eligible Referee must fulfil the following conditions:
- 8.4.1 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 December 2022;
- 8.4.2 The Eligible Referee's PrivilegeSaver account must have a minimum account balance of at least RM3,000 as of the last day of the month following the referral submission month; and
- 8.4.3 The Eligible Referee's PrivilegeSaver account must be successfully opened within 14 days of the referral submission date, the last day being by 14 January 2023 for referrals submitted on 31 December 2022.
- 8.5 In the event that the conditions laid out in Clauses 8.3 and 8.4 are not fulfilled, the Eligible Referrer and Eligible Referee will not be entitled to their respective Rewards.
- 8.6 There is no cap on the Referrer Reward that each Eligible Referrer is entitled to throughout the entire Campaign Period. However, the referral count will be reset quarterly as further explained in clause 8.7 and 8.8 below. The cash reward will only be given in sequential order from the first Eligible Referrer who fulfilled all the criteria until the capping amount of RM107,500 is exhausted under this Campaign.

Illustrations:

Number of Referrals	Number of Successful Referrals	Referrer Reward Calculation
<ul style="list-style-type: none"> 6 referrals in March 2022 	<ul style="list-style-type: none"> 6 accounts successfully opened with the minimum account balance requirement by 30 April 2022 	$(RM25 \times 3) + (RM50 \times 3) = RM225$
<ul style="list-style-type: none"> 9 referrals in March 2022 3 referrals in April 2022 	<ul style="list-style-type: none"> 9 accounts successfully opened with the minimum account balance requirement by 30 April 2022 3 accounts successfully opened with the minimum account balance requirement by 31 May 2022 	<ul style="list-style-type: none"> $(RM25 \times 3) + (RM50 \times 3) + (RM75 \times 3) = RM450$ $RM25 \times 3 = RM75$
<ul style="list-style-type: none"> 10 referrals in March 2022 	<ul style="list-style-type: none"> 10 accounts successfully opened with the minimum account balance requirement by 30 April 2022 	$(RM25 \times 3) + (RM50 \times 3) + (RM75 \times 3) + (RM100 \times 1) = RM550$
<ul style="list-style-type: none"> 10 referrals in March 2022 	<ul style="list-style-type: none"> 5 accounts successfully opened with the minimum account balance requirement by 30 April 2022 5 accounts not opened or not meeting the minimum account balance requirement by 30 April 2022 	$(RM25 \times 3) + (RM50 \times 2) = RM175$



- 8.7 One (1) Eligible Referrer with the most Successful Referrals every quarter will be entitled to a Top Referrer Reward. In the event of a tie, the Top Referrer Reward will go to the first Eligible Referrer who reaches the most Successful Referrals the fastest, based on the Eligible Referee's account opening date.

Top Referrer Reward	Reward
Top Referrer per quarter Quarter 1: 01 January – 31 March 2022 Quarter 2: 01 April – 30 June 2022 Quarter 3: 01 July – 31 August 2022 Quarter 4: 01 September – 31 December 2022	RM500 cashback

- 8.7.1 To be eligible for Top Referrer Reward, the Eligible Referrer must have made at least 8 Successful Referrals during that quarter.
- 8.7.2 There is a total of four (4) Top Referrer Rewards to be awarded throughout the Campaign Period, one per quarter.
- 8.7.3 The Top Referrer Reward will be credited to the Eligible Referrer's MYR SCBMB or SCSB active PrivilegeSaver account ("**Account**") within 60 days from the last day of the quarter.
- 8.7.4 If the Eligible Referrer does not have an active PrivilegeSaver account, the cashback will be credited to the active CASA with the most recent activity held in the Eligible Referrer's sole name.
- 8.8 Successful Referral(s) is/are counted on a quarterly basis and is/are not accumulated to subsequent quarters. The Referrer Reward and Top Referrer Reward will be rewarded based on the total number of Successful Referrals made within each quarter. There will be a total of four (4) quarters throughout the Campaign Period as detailed below:

Cycle	Start Date	End Date
Quarter 1	01 January 2022	31 March 2022
Quarter 2	01 April 2022	30 June 2022
Quarter 3	01 July 2022	31 August 2022
Quarter 4	01 September 2022	31 December 2022

- 8.9 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, 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.
- 8.10 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.
- 8.11 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 8.12 The cashback 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.





- 8.13 If the Eligible Referrer does not have an active PrivilegeSaver account, the cashback will be credited to the active CASA with the most recent activity held in the Eligible Referrer's sole name.
- 8.14 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 Campaign 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 Campaign Period. Any such change will be announced on the Bank's website at sc.com/my
- 9.3 By participating in the Campaign, 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 Campaign 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 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.