



TERMS AND CONDITIONS

Employee Banking Salary Switch 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 Salary Switch 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:
- 4.1 Are new or existing clients of the Bank with any SCBMB Current or Savings Account (“**CASA**”) or any SCSB CASA based on Tawarruq during the Campaign Period; and maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period; and
 - 4.2 Are not receiving their salary in their abovementioned SCBMB CASA or SCSB CASA as of the month prior to registering their participation in the Campaign; and
 - 4.3 Are not self-employed; and
 - 4.4 Are not employees of the Bank; and
 - 4.5 Are not non-individuals or corporate clients;
 (“**Eligible Participants/participants**”)
 - 4.6 This Campaign is not open to any linked CASA accounts that clients may have with the Bank, including but not limited to SCSB MyHome One-i and SCBMB Mortgage One Account.
- 5.0 Under this Campaign, Eligible Participants will be entitled to a Reward as laid out in Clause 6.0 upon fulfilling all the following requirements:
- 5.1 Must successfully register their participation in the Campaign by sending EBPAY<space>IC Number/Passport Number via short messaging service (SMS) to 66399 as explained in Clause 7.0 (“SMS Registration”);
 - 5.2 Switch their salary account to their SCBMB CASA or SCSB CASA as detailed in Clause 4.1;
 - 5.3 The Bank receives at least one legitimate salary credit transaction in the Eligible Participants’ SCBMB CASA or SCSB CASA within 60 days of the last day of the month in which the Eligible Participants opt-in to the Campaign (“salary cut-off date”). A legitimate salary credit transaction here is defined as a credit transaction directly from the Eligible Participants’ employer. The Bank will recognise the nett salary credit amount after all statutory deductions such as EPF deductions have been made. The Bank will not recognise self-initiated transfers made by the Eligible Participant, cheque deposits, cash deposit transactions made via a Cash Deposit Machine or over-the-counter at a branch, and standalone commission transactions.

Notes:

- i. Eligible Participants may switch their salary account to their SCBMB CASA or SCSB CASA either via their company intranet or via email to their HR department. See Appendix 1.





Reward

6.0 Eligible Participants will be entitled to a one-off Reward as stated below:

Tier	Nett Salary credited	Reward
1	RM3,000 – < RM9,000	RM28
2	RM9,000 – < RM15,000	RM108
3	≥ RM15,000	RM218

- 6.1 The first 1,000 Eligible Participants in sequential order from the first Eligible Participant who satisfies the eligibility criteria in clause 5.0 above will be entitled to the Reward.
- 6.2 To qualify for the rewards, the Bank needs to receive at least one legitimate salary credit transaction in the Eligible Participant's SCBMB CASA or SCSB CASA within 60 days from the last day of the month in which the Eligible Participants opt-in (sends SMS to 66399) to the Campaign.

For example, if the Eligible Participants opt-in to the Campaign on 15 January 2022, the Bank must receive at least one legitimate salary credit transaction in the Eligible Participants' CASA by 31 March 2022.

- 6.3 If the Eligible Participant's CASA is a joint account and they wish to make this their salary account, they will have to be the primary account holder. In the event that the Eligible Participant is the secondary account holder, they will have to open a new CASA whereby they are either the sole or primary account holder.

Terms and Conditions of the Rewards

- 6.3 The Bank will recognise the first salary credit transaction that is credited to the Eligible Participant's account after the Eligible Participant has registered for the campaign via SMS.
- 6.4 In the event of any dispute, the Bank has the right to request documentary proof such as a pay slip from the Eligible Participant and/or observe a salary credit transaction into the Eligible Participant's CASA for another consecutive month.
- 6.5 If the Bank discovers at any time that the Eligible Participant did not in fact satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Reward. Eligible Participant who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 6.4 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 6.5 Eligible Participants will receive the amount of RM28 or RM108 or RM218 as detailed in Clause 6.0 which will be credited to their MYR active SCBMB CASA or SCSB CASA within 60 days from the date that the Bank has confirmed receipt of at least one salary credit transaction.
- 6.5 The Bank has the discretion to forfeit the Reward in the event that the Eligible Participant's CASA is dormant, closed or terminated.

SMS Registration

7.0 Any SMS Registration must comply with the following requirements:

- 7.1 Eligible Participants must register to participate in the Campaign by typing EBPAY<space>IC Number and sending the same to 66399 during the Campaign Period from their mobile number maintained in the Bank's records.
- 7.2 For non-Malaysians, Eligible Participants must register to participate in the Campaign by typing EBPAY<space>Passport Number and sending the same to 66399 during the Campaign Period from their mobile number maintained in the Bank's records.





- 7.3 The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- 7.4 SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all Eligible Participants.
- 7.5 Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- 7.6 Each SMS must be sent using the Eligible Participant's mobile number registered with and maintained in the Bank's records.
- 7.7 Eligible Participants are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES: Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, Tune Talk, Yes or WeBe/ Packet One mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

General

- 8.0 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 by the Bank.
- 9.0 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
- 10.0 By participating in the Campaign, all participants:
 - 10.1 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;
 - 10.2 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
 - 10.3 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.
- 11.0 The Campaign 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.



Appendix 1 – Sample salary switch form

Attention:
Department:

Re: Change of payroll bank account details

I, (Name as per NRIC) _____ (NRIC no/ Passport) _____ holding the position of (Designation) _____ under the employment of _____ (hereinafter referred to as “the Company”) hereby authorize the Company to remit my monthly salary plus all the relevant bonus and allowance into Standard Chartered/ Standard Chartered Saadiq bank account _____ (Account number) effective from _____ (payroll month)

Signature

Date: