

## TERMS AND CONDITIONS

### Employee Banking Sign Up Campaign

#### Program

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Employee Banking Sign Up Campaign (“**Campaign**”) will run from 16 November 2020 to 31 December 2020, 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 must be read with the respective 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, this Campaign terms and conditions shall prevail limited only to the inconsistencies.

#### Eligibility

- 4.0 This Campaign is open to new customers who fulfil the following conditions (“**Eligible Participants**”):
  - 4.1 Must be employees of eligible companies (To find out if your company is eligible to participate in this Campaign, kindly contact the Employee Banking team at [my.employeebanking@sc.com](mailto:my.employeebanking@sc.com));
  - 4.2 Must be new to the Bank with no previous accounts with the Bank prior to commencement of this Campaign Period;
  - 4.3 Are currently not receiving their salary through a Conventional/Islamic Current Account Savings Account (“**CASA**”) with the Bank (“**non-payroll**”);
  - 4.4 Individuals over the age of 18 years;
  - 4.5 Maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period;
- 5.0 Under this Campaign, Eligible Participants will be entitled to the Rewards as laid out at Clause 6.0 upon fulfilling the following requirements during the Campaign Period:
  - 5.1 Must submit their details via the online form on the Employee Banking website (available at <https://www.sc.com/my/employeebanking/#sc-lb-module-embedded-form>) in order for the Employee Banking team to contact them;
  - 5.2 Must successfully open a PrivilegeSaver account with the Bank. The PrivilegeSaver campaign terms and conditions are available at <https://av.sc.com/my/content/docs/campaign-tc-psa.pdf>; and
  - 5.3 Must apply for any credit card with the Bank.

#### Reward

- 6.0 Once a customer fulfils the criteria as stated in Clause 5 and the Bank has received the required application documents as at 31 December 2020, the Eligible Participant will be entitled to the Rewards as detailed in Table A below:

**Table A: Rewards**

Category	Action Required	Reward	Total Units Available
Get in Touch Gift	First 100 Eligible Participants who submit their details as per Clause 5.1	Lazada e-voucher worth RM10	Total 100 units available
Sign Up Gift	First 100 Eligible Participants who successfully open a PrivilegeSaver account and apply for any credit card with the Bank as per Clause 5.2 and 5.3	Digital thermos flask	Total 100 units available

- 7.0 Get in Touch Gift will be given to the first 100 Eligible Participants who fulfil the criteria as stated in Clause 5.1 upon successful contact with the Eligible Participant by the Employee Banking team based on the details provided.

8.0 Sign Up Gift will be given to the first 100 Eligible Participants who fulfil the criteria as stated in Clause 5.2 and 5.3 whose PrivilegeSaver account is opened and credit card application received by 31 December 2020.

9.0 Any determination by the Bank as to what constitutes an Eligible Participant shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.

#### **Terms and Conditions of Get in Touch Gift and Sign Up Gift**

10.0 The Bank will send the Get in Touch Gift to the first 100 Eligible Participants in sequential order from the first customer who satisfies the eligibility criteria as stated in Clause 5.1 via SMS at the registered mobile number based on the Bank's records within sixty (60) days from the end of Campaign Period until the Get in Touch Gift units is exhausted.

11.0 The Bank will send the Sign Up Gift to the first 100 Eligible Participants in sequential order from the first customer who satisfies the eligibility criteria as stated in Clause 5.2 and 5.3 via courier at the registered address based on the Bank's records within ninety (90) days from the end of Campaign Period until the Sign Up Gift units is exhausted.

12.0 The Rewards are subject to availability. If the Bank is unable to supply the Rewards to the Eligible Participants, the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.

13.0 The title to the Rewards and any risk of inability to use, loss or damage to the Rewards passes to the Eligible Participant upon the receipt of the Rewards or if the Rewards are substituted with other products or services, upon receipt of such products. The Bank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen prizes that are not directly caused by the Bank's negligence.

14.0 All Rewards are not transferable or exchangeable for credit or kind whether in part or in full.

15.0 Any dispute(s) arising out of the terms and conditions applicable to the Rewards must be settled directly by the Eligible Participants with the participating merchants. The Bank is not responsible for investigating or resolving any disputes between the Eligible Participants and the participating merchants and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

16.0 The Bank reserves the right to reject the documents that were submitted by an Eligible Participant if the documents, amongst other rejection reasons at the bank's sole discretion is incomplete or unclear and does not meet the criteria required to process the submission, which will not entitle the Eligible Participant to receive the Rewards.

17.0 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 Rewards. Eligible Participant who loses his/her entitlement to the Rewards is not entitled to any payment or compensation.

#### **General**

18.0 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 solely by the Bank.

19.0 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](http://sc.com/my)

20.0 By participating in the Campaign, all participants:

- 20.1 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;
- 20.2 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
- 20.3 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.

21.0 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.