



Terms and Conditions

Standard Chartered Bank Malaysia Berhad Fixed Coupon Note Campaign December 2021

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“Bank”) Fixed Coupon Note (“FCN”) Campaign (“Campaign”) commences from **1 December 2021 to 31 December 2021**, inclusive of both dates (“Campaign Period”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to the Bank’s clients who fulfill the following conditions (“Eligible Clients”):
 - 3.1 Individuals aged 21 years old and above;
 - 3.2 Have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 3.3 New-to-Product (“NTP”) clients who subscribe FCN within the Campaign Period;
 - 3.4 NTP clients refer to Bank’s clients who have not transacted in FCN from 1 Jan 2021 to 30 November 2021 and do not hold any FCN/zero FCN assets under management as at 30 November 2021 (including joint account transactions).
 - 3.5 Have not participated in any FCN related campaign within this Campaign Period. Any clients that have already participated in any FCN related campaign will be rendered ineligible.

Campaign Criteria

4. The FCN subscription with the Bank must take place within the Campaign Period with minimum subscription amount of USD 50,000 and minimum spread/charges of 1.5%.
5. Under this Campaign, the Eligible Client will be entitled for the Reward for all cumulative FCN subscription within the Campaign Period.

Scenario 1:

Ms Lily is an existing Bank’s client who fulfils the NTP criteria by subscribing USD 50,000 FCN with the Bank on 7 December 2021. The subscription fulfils the Campaign criteria of 1.5% spread.

On 15 December 2021, Ms Lily subscribes another FCN at USD 50,000 with the Bank at a spread of 1.5%.

During the later fulfilment, Ms Lily is entitled for a reward of tier 2, RM 2,000 worth of shopping vouchers.



Scenario 2:

Mr Ganga, a NTP client of the Bank has subscribed USD 200,000 FCN on 4 December 2021 with a spread of 1.5%. At fulfilment stage, Mr Ganga has been confirmed meeting all the criteria set out in the Campaign. Hence, based on the FCN value he is eligible to Tier 4 reward, RM 5,000 worth of shopping vouchers.

He then confirmed with Relationship Manager that he like to choose AEON vouchers. Within 12 weeks from 31 December 2021, Mr Ganga receives the shopping vouchers at his registered address with the Bank.

Scenario 3:

Ms.Siti, a new client of the Bank has subscribed a FCN at USD 100,000 FCN on 7 December 2021 with a spread of 1.3%. Her subscription does not fulfil the Campaign criteria as the minimum subscription spread is lower than 1.5%. Therefore, she is not entitled for the Reward under the Campaign criteria.

Campaign Reward

6. Eligible Clients who satisfy all the terms and conditions set out in this Campaign will enjoy the shopping vouchers (“Reward”) according to the tier described below:

Tier	Cumulative FCN Subscription Amount (USD)	Voucher Value (MYR)
1	50,000 to 90,000	750
2	100,000 to 140,000	2,000
3	150,000 to 190,000	3,500
4	200,000 to 290,000	5,000
5	Above 300,000	8,000

7. The choice of shopping vouchers are as per below:

- (a) AEON vouchers
- (b) Metrojaya vouchers
- (c) Parkson vouchers
- (d) Valiram vouchers
- (e) Shopee vouchers
- (f) Lazada vouchers

Selection of above vouchers will be on first come first serve basis. If any of the above vouchers are no longer available, Eligible Clients must choose from the available vouchers.



8. The Reward offered in this Campaign cannot be transferred, nor can they be exchanged for cash or for any other item.
9. Eligible Clients are not allowed to change the Reward selection once it has been confirmed.
10. The Bank will appoint a third party vendor to complete the fulfilment of the Reward within 12 weeks from the last day of the Campaign Period. The Eligible Clients may expect delay in delivery if travelling restriction or prohibition imposed by the government affect the third-party vendor.
11. Delivery will not be made to P.O.Box address or an address outside Malaysia.
12. Any redirection of shopping vouchers to the Bank's branches for self-collection will not be entertained.
13. By participating in the Campaign, the Eligible Client agreed and consent to the Bank to disclose his/her information to the Bank's appointed third-party vendor for fulfilment of the Reward purposes only.
14. The Bank reserves the right to change or exchange into any form of rewards in an equivalent amount without prior notice.

General

15. The Bank's 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 by the Bank.
16. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at <https://www.sc.com/my/terms-and-conditions/> or being informed by respective Relationship Managers.
17. By participating in the Campaign, the Eligible Clients:
 - 17.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 17.2 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 or their account(s) in any media, marketing or advertising materials; and
 - 17.3 grant the Bank 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.
18. 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.
19. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.