

## Terms and Conditions

### FIFA World Cup Campaign Q2 2018

#### Campaign

1. The FIFA World Cup Campaign Q2 2018 ("Campaign") will run from 25<sup>th</sup> April 2018 to 15<sup>th</sup> June 2018, inclusive of both dates ("Campaign Period").
2. The Campaign is open for both Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB") customers. SCBMB and SCSB can be referred collectively or either one as "Bank".
3. This Campaign will be offered in three packages, name Package A, Package B and Package C respectively. Its eligibility, terms and condition and offered gift will be clearly illustrated below.
4. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
5. By participating in this Campaign, participants cannot participate in any of the on-going campaigns in the Bank.
6. This Campaign will be applicable to any existing Bancassurance ("Banca") customer who purchased in 2018 and customers who purchase Banca during the Campaign Period as stipulated above.  
\*\* Note: Banca's purchase amount will not be accounted for when qualifying the customer's gift tier eligibility.
7. Customer who purchases Banca during the Campaign Period must observe a minimum of 3 days between their purchase of Investment products.

## **Campaign Package A: The FIFA World Cup Experiential**

### Eligibility:

1. This Package will be offered from April 25<sup>th</sup> 2018 to May 21<sup>st</sup> 2018.
2. This Package A is open to SCBMB and SCSB Priority customers (“PRB”) who fulfil the following conditions (“Eligible Customers”):
  - 2.1 individuals aged 21 and above;
  - 2.2 individuals who perform investment transaction(s) (“Investment”) with a minimum aggregate investment of RM10,000,000 and above;
  - 2.3 Investment refers to participated investment products (“Selected Investment Products”) and they are as follow:-
    - 2.3.1 any unit trust funds/Islamic unit trust funds (“UT”), and bonds/sukuk (“Bonds/Sukuk”) purchased through SCBMB or SCSB branches and where the Eligible Customer:
      - a) pays a sales charge of at least 2.5% (in the case of UT); or
      - b) pays a spread of at least 2% (in the case of Bonds/Sukuk).
  - 2.4 Banca refers to participating Banca products (“Selected Banca Products”) and they are as follow:
    - 2.4.1 Conventional Bancassurance products:
      - PRUaspire;
      - PRUsignature;
      - PRUheritage.
      - PRUsignature Infinite
      - Invest Link
      - Life Link
    - 2.4.2 Takaful Bancassurance products:
      - (a) Premier One-I;
      - (b) Premier Legacy
  - 2.5 an existing SCBMB PRB customers who have maintained all their accounts with SCBMB and SCSB in good standing, without any breach of the relevant terms and conditions or agreements;
  - 2.6 For this Campaign, Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme are not allowed.
  - 2.7 Joint investments are treated as belonging to the person whose name appears first in the investment application form.

- 2.8 Eligible Customers who have fulfilled the Campaign's requirements must submit a completed Redemption Form to redeem the gift.
- 2.9 This Package A will end on the 25<sup>th</sup> May 2018, customer's investment amount shall be deemed finalised and closed. Should customer wish to perform additional investment, customer is eligible to participate in Package C and be rewarded with its offered gift with the following conditions:
- 2.9.1 Customer is not allowed to accumulate the investment from this Package A that ends on May 25<sup>th</sup>, 2018.
  - 2.9.2 Investment must be net new money.

Definitions:

- 2.10 Asset Under Management (AUM)" refers to the value of investments managed by SCBMB or SCSB for each individual customer.
- 2.11 "Total Net Qualifying Cumulative Investment Points" means the Eligible Customer's total net investment amount or value of AUM transferred in Selected Products, which are placed through SCBMB or SCSB during the Campaign Period. Every Malaysian Ringgit (MYR) invested or transferred is equivalent to 1 point. The ratio method used to determine total net qualifying cumulative investment point for UT is at ratio 1:1
- 2.12 "Total Subscriptions" means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Points calculation.
- 2.13 "Total Redemptions" means total redemptions of UT and Bonds/Sukuk made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Point calculation. The Total Net Qualifying Cumulative Investment Point in Selected Products is calculated as "Total Subscriptions minus Total Redemptions in value during the Campaign Period".

Fulfilment:

1. Three (3) Eligible Customers who meet the above Eligibility will:
  - i. Stand a chance to win a package of two (2) all expenses paid trip to the FIFA World Cup Finals 2018 in Moscow, Russia is detailed under "Gifts" below.
  - ii. Selection of winners is based on highest ticket size at the end of the Campaign. Highest Ticket size refers to the highest accumulated investment amount.
  - iii. Should any of the Eligible Customers have the same ticket size, the winner will be selected based on the first Eligible Customers who achieved the highest accumulated investment amount.

Example 1:

At the end of the Campaign Period for this Package A, the Bank wrapped up the Campaign with a total of 5 investors with the highest accumulated investment. For example:

1. Mr. Tan, an active Banca policy holder in year 2018 invested a total of MYR 10,000,000 in UT.
2. Mr. Muthu is not an active but is a 2018 Banca policy holder is interested to participate this Campaign. Hence, during the Campaign Period he purchased a PruSignature policy worth MYR 50,000. He invested MYR 17,000,000 in Bonds/Sukuk. Mr. Muthu accumulated investment amount of MYR 17,000,000 makes him qualifies for the Campaign.
3. Mr. Yeo, an active Banca policy holder in year 2018 invested a total of MYR 12,000,000 in UT.
4. Mr. Ahmad an active Banca policy holder in year 2018 invested a total of MYR 13,000,000 in Bonds/Sukuk.
5. Mr. Leo is not an active 2018 Banca policy holder is interested in this Campaign. Hence, he has purchased a Premier Legacy policy worth MYR 35,000. He invested a total of MYR 12,000,000 in UT. Mr. Leo accumulated investment amount of MYR 12,000,000 makes him qualifies for the Campaign-

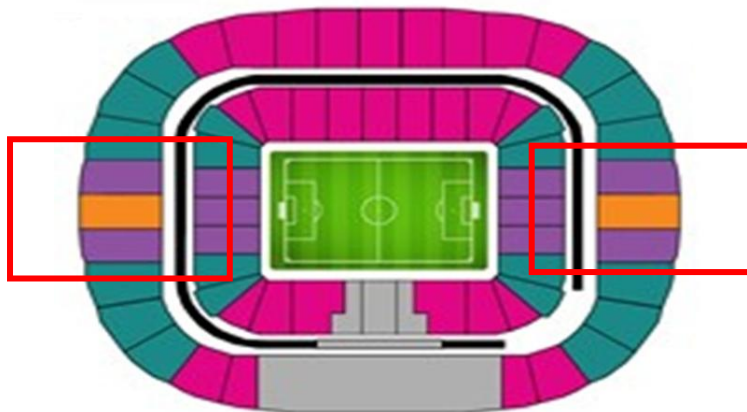
The announcement of winner will be:

1. Mr. Muthu who has the highest accumulated investment amount of MYR 17,000,000.
2. Mr. Ahmad come in second with accumulated investment amount of MYR 13,000,000.
3. Mr. Yeo and Mr. Leo both would be the third highest accumulated investment amount achiever. In this case the first come first serve basis will be applied on Mr Yeo and Mr Leo. Mr Yeo who managed to achieve the accumulated investment amount of MYR 12,000,000 on 5.5.2018 at 3pm. On the other hand, Mr Leo who also managed to achieve the accumulated investment amount of MYR 12,000,000 on 5.5.2018 but at 3:05 pm. The winner will be Mr Yeo as he is selected based on the first customer who achieved the accumulated investment amount.

Gift:

1. Package A offers the following Gifts to the top 3 winners:
  - (a) Two (2) tickets to watch the FIFA World Cup Final Tournament on 15<sup>th</sup> July 2018 at Moscow Russia;
  - (b) One (1) unit of personalized VIVO X21 Mobile Phone with the winner's name engraved at the back of the phone case;
  - (c) Participation in a closed-door event for awards presentation.

2. Eligible Customers who win this Package A must provide their relevant documentations and details to the Bank to assist in the Visa application and relevant bookings for the trip to Moscow Russia before 1<sup>st</sup> June 2018. Failure to provide such details by such date may results in cancellation of trip.
  
3. By participating in this Campaign, the customers are deemed agreed with the already purchased FIFA World Cup Match Package to Moscow Russia and is not allowed to request for any changes including airlines, accommodations and any of the itineraries as what the Campaign has provided here. The details are as follow:-
  - (a) Business Class tickets from Japan Airlines (SCBMB or SCSB reserved the rights to amend where necessary);
  - (b) Azimut Hotel Single Room (SCBMB or SCSB reserved the rights to amend where necessary);
  - (c) 6-night's stay at Moscow, Russia,
    - (i) Depart Malaysia on 11th July, Arrived Moscow Russia on 12th July
    - (ii) Depart Moscow, Russia on 18th July, Arrived in Malaysia on the 19th July
  - (d) Seating in the stadium is as followed and is shaded in purple colour.



**Campaign Package B: The Gold Class Live Viewing at Golden Screen Cinema (GSC)**

**Eligibility:**

1. The customer who fulfilled the Eligibility for Package A and who do NOT qualify as 1 of the Top 3 winners under Package A is eligible to participate for Package B.
2. The Eligible Customers participate Package B can choose either of the following:
  - a. GSC Gold Class Live Viewing; or
  - b. Package C Gift.

**Fulfilment:**

1. Eligible Customers who meet the above Eligibility provided under Package A will:
  - (a) Stand a chance to win a Gold Class Hall at GSC Cinemas;
  - (b) Selection of winner based on the Top 4 highest tickets from the remaining investors in Package A who do NOT qualify for the Trip to Moscow Russia;
  - (c) Client can choose not to take up the Gold Class Hall in this Package B and participate in Package C with the same accumulated investment amount.

**Gift:**

1. Package B offers the following Gift for top 4 winners:
  - a. One (1) Gold Class Hall at One Utama, The Gardens Mall (x2) and Pavilion GSC respectively;
  - b. location of the Gold Class hall will be assigned based on the customers' nearest residence address;
  - c. Two (2) units of VIVO X21 Mobile Phone (with SCB and FIFA logo) engraved at the back of the case;
  - d. The customer can invite their friends and family to the Gold Class Hall with a maximum capacity of 30 pax.
2. Food and beverages will be provided.
3. Eligible Customers are NOT allowed to bring more than 30pax into the Gold Class Hall.
4. Eligible Customers are deemed agreed with the already purchased Gold Class Hall Package with its arrangement embedded. Eligible Customers are not allowed to request for any changes to the food and beverages or request for additional items not in the package offered.

**Package C: Local Live viewing at GSC Pavilion**

Eligibility:

1. This Package will be offered from 25<sup>th</sup> April 2018 to June 15<sup>th</sup> 2018
2. This Campaign is open to SCBMB and SCSB PRB and Priority customers (“PRB”) who fulfil the following conditions (“Eligible Customers”). This Campaign is open for both PRB and Personal Customer (“PSB”) with the following criteria:
  - 2.1 individuals aged 21 and above;
  - 2.2 a minimum investment of:-
    - 2.2.1 for customers who invest at MYR 250,000;
    - 2.2.2 for customers who invest at MYR 50,000.
  - 2.3 PRB and PSB individuals who perform Investment transaction (“Investment”);
  - 2.4 Investment refers to participated investment products (“Selected Investment Products”):
    - 2.4.1 any unit trust funds/Islamic unit trust funds (“UT”) and bonds/sukuk (“Bonds/Sukuk”) purchased through SCBMB or SCSB branches and where the Eligible Customer:
      - c) pays a sales charge of at least 2.5% (in the case of UT); or
      - d) pays a spread of at least 2% (in the case of Bonds/Sukuk)
  - 2.5 Banca refers to participating Banca products (“Selected Banca Products”) and they are as follow:
    - 2.5.1 Conventional Bancassurance products:
      - PRUaspire;
      - PRUsignature;
      - PRUheritage;
      - PRUsignature Infinite;
      - Invest Link
      - Life Link
    - 2.5.2 Takaful Bancassurance products:
      - (c) Premier One-I;
      - (d) Premier Legacy
  - 2.6 an existing SCBMB or SCSB customers who have maintained all their accounts with SCBMB and SCSB in good standing, without any breach of the relevant terms and conditions or agreements;
  - 2.7 For purpose of this Campaign, Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme are not allowed.
  - 2.8 Joint investments are treated as belonging to the person whose name appears first in the investment application form.

2.9 Eligible Customers who have fulfilled the Campaign's requirements must submit a completed Redemption Form to redeem the gift.

Definitions:

2.14 Asset Under Management (AUM)" refers to the value of investments managed by SCBMB or SCSB for each individual customer.

2.15 "Total Net Qualifying Cumulative Investment Points" means the Eligible Customer's total net investment amount or value of AUM transferred in Selected Products, which are placed through SCBMB or SCSB during the Campaign Period. Every Malaysian Ringgit (MYR) invested or transferred is equivalent to 1 point. The ratio method used to determine total net qualifying cumulative investment point for UT is at ratio 1:1

2.16 "Total Subscriptions" means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Points calculation.

2.17 "Total Redemptions" means total redemptions of UT and Bonds/Sukuk made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Point calculation. The Total Net Qualifying Cumulative Investment Point in Selected Products is calculated as "Total Subscriptions minus Total Redemptions in value during the Campaign Period".

Fulfilment:

Eligible Customers who meet the above Eligibility under Package C and with every investment of MYR 250,000 and MYR 50,000 will be entitled for the gifts prescribe below.

Gift:

1. Package C offers the following Gifts to 225 Eligible Customers on a first come first serve basis. Eligible Customers with every MYR 250,000 investment entitles as per the illustration below.

<u>Investment Amount</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
First MYR 250,000	* Two (2) GSC ticket & * 1 VIVO X21 (with SCB and FIFA logo) engraved at the back of the case & * Food and beverages will be served during the screening the match	30,000 Points	MYR 1,500 shopping vouchers
Second MYR 250,000	* Two (2) GSC ticket & * 1 VIVO X21 (with SCB and FIFA logo) engraved at the back of the	30,000 Points	MYR 1,500 shopping vouchers



	case & * Food and beverages will be served during the screening the match		
Third MYR 250,000	* Two (2) GSC ticket & * 1 VIVO X21 (with SCB and FIFA logo) engraved at the back of the case & * Food and beverages will be served during the screening the match	30,000 Points	MYR 1,500 shopping vouchers
Fourth MYR 250,000	* Two (2) GSC ticket & * 1 VIVO X21 (with SCB and FIFA logo) engraved at the back of the case & * Food and beverages will be served during the screening the match	30,000 Points	MYR 1,500 shopping vouchers
Subsequent 250,000 to a maximum of 5,000,000 only	* Two (2) GSC ticket & * 1 VIVO X21 (with SCB and FIFA logo) engraved at the back of the case & * Food and beverages will be served during the screening the match	30,000 Points	MYR 1,500 shopping vouchers

2. The Eligible Customers who eligible for Option A or B or C of Package C:-
- a) MUST choose at least one Option A;
  - b) have a choice to mix and match the second MYR 250,000 onwards up to a maximum of MYR 5,000,000 investment value only;
  - c) MUST have a valid Asia Miles account with Asia Miles to be entitled for Option B;
  - d) should take note that the expiry date of the Asia Miles points is 3 Years from the fulfilment date, in which the expiry of the Asia Miles points is not controlled by the Bank;
  - e) have the option to choose Option C and can choose any or more than 1 of the shopping vouchers from any of the following but up to the value the Eligible Customers entitle under this Campaign:
    - Harvey Norman
    - Louis Vuitton
    - Hour Glass
    - Valiram
    - AEON
    - Parkson

The following options offer to 100 Eligible Customers on a first come first serve basis. Eligible Customers with every MYR 50,000 investment entitle as per the illustration below:

<u>Investment Amount</u>	<u>Option D</u>	<u>Option E</u>	<u>Option F</u>
First MYR 50,000	Two (2) GSC ticket & Goodie Bag	6,000 Points	MYR 300 shopping vouchers
Second MYR 50,000	Two (2) GSC ticket & Goodie Bag	6,000 Points	MYR 300 shopping vouchers
Third MYR 50,000	Two (2) GSC ticket & Goodie Bag	6,000 Points	MYR 300 shopping vouchers
Fourth MYR 50,000	Two (2) GSC ticket & Goodie Bag	6,000 Points	MYR 300 shopping vouchers

3. The Eligible Customers who eligible for Option D or E or F of Package C:-
- MUST choose at least one Option D;
  - have a choice to mix and match the Second MYR 50,000 onwards up to a maximum of four (4) times of the investment value only;
  - MUST have a valid Asia Miles account with Asia Miles to be entitled for the Option E;
  - should take note that the expiry date of the Asia Miles points is 3 Years from the fulfilment date, in which the expiry is not controlled by the Bank;
  - have the option to choose Option F and choose any or both of the following shopping vouchers but up to the value the Eligible Customers entitle under this Campaign:
    - AEON
    - Parkson

Example 1:

Ms Adeline invested a total of MYR 100,000 in UT funds and decided to take up MYR 10,000 in PruSignature. The value of the investment to participate this Campaign is MYR 100,000. Adeline entitled for the gifts provided in the table below. However, she must take the Option D for the first MYR 50,000 and for Second MYR 50,000, she can choose from Option D or Option E or Option F.

<u>Investment Amount</u>	<u>Option D</u>	<u>Option E</u>	<u>Option F</u>
First MYR 50,000	Two (2) GSC ticket & Premium FIFA Merchandise	6,000 Points	MYR 300 shopping vouchers
Second MYR 50,000	Two (2) GSC ticket & Premium FIFA Merchandise	6,000 Points	MYR 300 shopping vouchers

If Ms. Adeline chooses to earn Asia Miles points for Second MYR 50,000, she must provide her Asia Miles accounts details in the redemption form for the points to be uploaded or updated with Asia Miles Limited when the Campaign ends.

Example 2:

Mr. Ian, he is PRB client and has invested a total of MYR 1,000,000 in Bonds/Sukuk. He is entitled for the gift offered provided under the table below. Mr Ian must take Option D for the First MYR 250,000. For Second MYR 250,000, he can choose to earn 30,000 Asia Miles points and for Third MYR 250,000, he can choose shopping vouchers under Option F.

If Mr Ian wants to redeem Asia Miles points, he must provide his Asia Miles accounts details in the redemption form for the points to be uploaded or updated with Asia Miles when the Campaign ends.

### **General Terms and Condition**

1. The Bank reserves the rights to review the terms and conditions of this Campaign.
2. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
3. Eligible Customers who is eligible for the gift must submit a completed Gift Redemption Form to any branch of the Bank. The completed Gift Redemption Form must be received by the Bank during the Campaign Period or latest by 15th June 2018.
4. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to the Bank.
5. The gifts under this Campaign will be:
  - 5.1 Package A: To be given on the Gift Presentation Day;
  - 5.2 Package B: To be given on the GSC Final Tournament Viewing Day unless customers choose not to participate in the live viewing, the gift can be collected at 1 of the Bank's chosen branch;
  - 5.3 The Bank reserves the rights to amend the Gift fulfilment to 6 to 8 weeks from Campaign end date 15th June 2018.
6. Eligible Customers are advised to examine the gift upon receipt. If the Eligible Customer finds the item faulty or damaged he/she must contact their respective relationship managers or person in charge on the spot. Should the item be found damage or malfunction after customer leaving GSC, customer should then refer to VIVO Service center for support. Any dispute or complaint about the gift must be resolved directly with VIVO. The Bank will not be responsible for any injury, loss or damage resulting from using the gift or product and the quality of services rendered by VIVO Technologies Sdn Bhd. The Bank will not be responsible for any injury, loss or damage suffered by the customers resulting from GSC Cinema's negligence or misconduct or the quality of services rendered.
7. Eligible Customers who wishes to redeem Asia Miles, must have a valid membership account with Asia Miles Limited. If Eligible Customers have any queries and complaints in relation to earning the Asia Miles points must liaise with Asia Miles Limited directly.
8. SCBMB may change or substitute any of the gifts under this Campaign with an item of similar value if that gift is recalled by its manufacturer or distributor. We will notify you of any such change.
9. Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by the Bank.
10. Where any investments under this Campaign are made in a currency other than Ringgit Malaysia (MYR), the investment amount used to calculate entitlement for the Gift will be converted into MYR based on the Bank's prevailing exchange rate for that currency as at the date the investment is placed with the Bank.
11. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank. the Bank's decisions relating to this Campaign are final and binding all participants.

12. The Bank may vary any of these terms and conditions in relation to this Campaign by putting up a notice at all the Bank's branches or at SCBMB website of [sc.com/my](http://sc.com/my).
13. By participating in the Campaign, all customers consent to the Bank to disclose their information to the Bank's service providers and suppliers for the purposes of running this Campaign and delivering the gift.
14. By participating in the Campaign, all participants:
  - (a) agree to participate in any interviews or other publicity events required by the Bank;
  - (b) 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
  - (c) 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.
  - (d) The Campaign and these terms and conditions are governed by the laws of Malaysia. The customers agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.

**IMPORTANT NOTE:**

As with all investment products, the Selected Products carry risks such as market risk, currency risk, and issuer credit risk. Past performance of a fund/bond/sukuk is not indicative of its future performance. Prices and distributions (if any) can go down as well as up, and investors may not get back the amount originally invested. Investors should be aware that this financial product may not be suitable for persons who are averse to such risks, and to consider the fees and charges involved. Investors are advised to read and understand the approved prospectus relating to the investment for inherent risks before investing. The Selected Products may not be suitable for all. If in doubt, potential investors should seek independent advice.

Investments in unit trust/bond/sukuk are neither deposited with nor guaranteed by SCBMB or its related companies. Accordingly, neither SCBMB nor any of its related companies will be responsible to any investor for any losses which the investor may suffer as a result of the performance of any unit trust fund/bond/sukuk.

The returns on your structured product investment will be affected by the performance of the underlying asset/reference, and the recovery of your principal investment may be jeopardized if you make early redemption.

If you are an individual, the investments in Structured Investment/bond/sukuk are made available to you if you confirm the following: -

- (i) your total net personal assets exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (ii) your gross annual income exceeding Ringgit Malaysia Three hundred thousand (RM300,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months; **OR**
- (iii) your total net joint assets with your spouse exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (iv) your joint gross annual income with your spouse exceed Ringgit Malaysia Four hundred thousand (RM400,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months

**NOTE:** Where there is joint applicant, he/she must also meet the above requirement.