

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Q3 2020 PB WM Reactivation Campaign (July - August 2020) Terms and Conditions

Campaign

1. The Q3 2020 Priority Banking (“PB”) WM Reactivation Campaign (“Campaign”) is valid from 1 July to 31 August 2020, both dates inclusive (“Campaign Period”).
2. This Campaign is open to selected Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) Priority Banking clients.
3. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility

4. This Campaign is open to:
 - i) Clients who are selected by invitation have wealth asset under management (“AUM”) but has no wealth transactions prior to this Campaign.
 - ii) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - iii) Clients who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 - iv) Accountholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach during the Campaign Period are not eligible to participate in this Campaign.

Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to July and August 2020.
- b) **“Bank”** refers to SCBMB and SCSB.
- c) **“Eligible Account Holders”** mean Eligible Account Holders who meets the requirement as stated in Clause 4 with SCBMB and/or SCSB.
- d) **“Selected Wealth Products”** means any Unit Trust / Islamic Unit Trust (collectively referred as “UT”), Bonds/Sukuk (“Bonds/Sukuk”) purchased through SCBMB or SCBS branches whereby the Eligible Account Holder:
 - i. Pays a minimum sales charge of 2.5% for UT;
 - ii. Pays a minimum spread of 2% for Bonds/sukuk.
- e) **“Selected Bancassurance/Bancatakaful Products”** means the single premium/contribution and regular premium/contribution bancassurance products stated under Table B.
- f) **“Annual Premium Paid” (“APE”)** is defined as the annualized premium or contribution amount for regular premium or contribution.
- g) **“Total Net Qualifying Cumulative Investment”** mean the Eligible Account Holder’s total net investment amount (Total Subscriptions minus Total Redemptions) in Selected Wealth Products and

Selected Bancassurance/Bancatakaful Products, which are placed through SCBMB and/or SCSB during the Campaign Period.

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

Gift Entitlement

5. Under this Campaign, Eligible Account Holders will be entitled to the following gift items ("Gift") as stated in Table A. The Bank's record of the transaction shall be final and conclusive.
6. The Gift option as per Table A cannot be transferred, nor can they be exchanged for any other items.
7. The Gift will be delivered within 8 to 12 weeks to the Eligible Account Holder's address (based on the Bank's record) after the Campaign Period has ended.
8. The Bank may change or substitute the Gift with an item of similar value if the Gift is unavailable, recalled, discontinued or out of stock by its manufacturer or distributor.

Table A – Gift Entitlement

Bonds / UT / Banca Purchase Amount (RM)	100,000
Shopping Voucher (AEON/Parkson) (RM)	400.00

9. Unit Trust under the Employee Provident Fund (EPF) scheme is not allowed under this Campaign.
10. Selected Bancassurance/Bancatakaful Products is as per Table B below:

Table B

No	Bancassurance Products	Category
1	PRUsignature Reward	Regular Premium/Contribution
2	PRUsignature	
3	PRUsignature Infinite	
4	Premier Vantage (Bancatakaful)	
5	Premier Legacy Beyond (Bancatakaful)	
6	PRUsignature Reserve	
7	PRUsignature Income	
8	PRUterm	
9	PRUsignature Invest	Single Premium
10	PRUsignature Prime	

Example:

- Mrs Dian has a wealth AUM of RM100,000 as at 31 March 2020 and she invested RM100,000 in Selected Wealth Products/Selected Bancassurance/bancatakaful Products during the Campaign Period and has no redemption done. Mrs Dian will be entitled to RM400 shopping vouchers.

Wealth AUM (as at 31 Mar 2020)	Wealth Purchase (20 July 2020)	Wealth Redemption (30 August 2020)	Total Net Qualifying Cumulative Investment	Gift Entitlement
RM100,000	RM100,000	RM0	RM100,000 – RM0 = RM100,000	RM400 shopping vouchers

- Mr Raju has a wealth AUM of RM150,000 as at 31 March 2020 and he invested RM100,000 in Selected Wealth Products/Selected Bancassurance/bancatakaful Products on 20 June 2020. He subsequently made a redemption of RM150,000 on 30 July 2020. His final Total Net Qualifying Cumulative Investment as at 31 August 2020 is negative RM50,000 therefore he will not be eligible to the Gift.

Wealth AUM (as at 31 Mar 2020)	Wealth Purchase (20 July 2020)	Wealth Redemption (15 August 2020)	Total Net Qualifying Cumulative Investment	Gift Entitlement
RM150,000	RM100,000	RM150,000	RM100,000 – RM150,000 = (RM50,000)	Not Eligible

- Each client will only be eligible to receive one gift throughout the Campaign Period.
- Tabulation of the investment in Selected Wealth Products will be based on a net total investment amount (Total Subscriptions minus Total Redemptions) during the Campaign Period.
- This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in the Selected Wealth Products and Selected Bancassurance/bancatakaful Products.

14. Notification shall be given by way of posting on the bank's website should the Bank meet its campaign target based on the total campaign allocation (if any), or by such any other manner as determined by the Bank.
15. In the event of joint Account Holders, the Gift shall be delivered to the primary Account Holder as stated in the Bank's records.
16. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Eligible Account Holders who lost his/her entitlement to the Gift or whose gift/s have been forfeited are not entitled to any payment or compensation.
17. Eligible Account Holders whose Eligible Account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.

General

18. 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 solely by the Bank.
19. 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 sc.com/my
20. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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
 - (iii) 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.
21. 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.
22. 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.