

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Q1 2021 Premium and Priority Banking Further Together Referral Campaign Terms and Conditions Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (collectively referred to as “the Bank”) Further Together Championship (“**Campaign**”) will run from 3rd February 2021 to 31st May 2021, 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 in conjunction with the Priority and Premium Banking Referral Campaign; respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and the relevant product terms and the banking agreement, this Campaign terms shall prevail limited only to the inconsistencies.
- 4.0 The Priority Private, Priority & Premium Banking Referral Campaign Terms & Condition is available at <https://av.sc.com/my/content/docs/my-private-priority-premium-mgm-campaign-tnc.pdf>
- 5.0 The participating products for SCSB are all Islamic deposits and Shariah compliant wealth solutions offered by SCSB

Eligibility

- 6.0 This Campaign is open to the Bank’s Employee Banking clients (“Corporate/participants”) and their staff (“Eligible Referrer/participants”) who have received an invitation to participate.
 - 6.1 To participate, the Corporate must sign a Letter of Participation with the Bank.
 - 6.2 Eligible Referrer must have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreement.
 - 6.3 Clients who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 - 6.4 Clients 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.



- 7.0 In order to participate in this Campaign, Eligible Referrer must;
- 7.1 introduce new clients to Priority Private/ Priority/Premium Banking and ensure that all the criteria for successful referral set out in this Campaign terms are fulfilled; and
 - 7.2 submit the fully completed online Priority Private/ Priority /Premium Banking Referral Form (“Referral Form”) that is created with the unique link provided during registration of participation; and
 - 7.3 the following conditions are fulfilled by the referee (“**Eligible Referee**”):
 - a. Eligible Referee must be new to the Bank with no previous relationship with the Bank for the 12 months prior to commencement of this Campaign Period; and
 - b. individuals over the age of 18 years; and
 - c. successfully signed for Priority Private/ Priority/Premium Banking membership during the Campaign Period.
- 8.0 By completing the Referral Form, the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
- 8.1 that the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank; and
 - 8.2 that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Campaign; and
 - 8.3 that the Eligible Referrer has informed the Eligible Referee to read the privacy notice at the Bank’s website www.sc.com/my/; and
 - 8.4 that the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes of this Campaign.
- 9.0 “Successful Referral” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer have completed and submitted the Referral Form, and provided Eligible Referee who is equally eligible under the terms of this Campaign and successfully signed up for Priority Private/ Priority /Premium Banking membership during this Campaign Period in accordance with the terms and conditions as laid out here:
- 9.1 The Eligible Referee is allowed to qualify for Priority Private/ Priority /Premium Banking membership provided that the Eligible Referee fulfils the requirements of



the Priority Private/ Priority /Premium Banking terms and conditions and has to be a New-to-Bank (“NTB”) client who maintains a minimum of RM3,000,000.00 (Priority Private Banking) or RM250,000 (Priority Banking) or RM100,000 (Premium Banking) Fresh Funds with the Bank in deposits and/or investments; and

- 9.2 the Eligible Referee and his/her joint account holders (if any) were not existing clients of the Bank in the past twelve (12) months prior to commencement of this Campaign period; and
- 9.4 where an Eligible Referee’s accounts are joint account, the account shall be treated as ONE (1) introduction only, irrespective of the number of accountholders; and
- 9.5 the Eligible Referee’s account must not be a joint account held together with the Eligible Referrer; and
- 9.6 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.

“Fresh Funds” means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA / Islamic CASA from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s).

Rewards & Mechanics

- 10.0 Points will be awarded (based on per Corporate basis) for each successful Eligible Referral by the Eligible Referrer of the Corporate as follows:
 - 10.1 10 Points per successful Priority Private and Priority Referral
 - 10.2 3 Points per successful Premium Referral
- 11.0 Each Corporate who meet the milestones listed in the below table during the Campaign period will entitle their respective Eligible Referrers to be rewarded with the Prize (‘Reward’) below through the mechanics listed in clause 10.1 to 10.3:



Milestone	Participation/Total Points Collected (Cumulative during the Campaign period)	Prizes
1	Sign Letter of Participation	25 pcs LFC Baseball Cap and 25 pcs LFC Travel Mug
2	100 Points	15 sets of LFC Football Scarf and LFC Boot Bag
3	300 Points	15 pcs LFC Adult Home 20/21 Jersey
4	800 Points	2 pax Virtual Match Day Experience 1 units 55" Samsung Television 1 units Samsung Sound System
5	1200 Points	1 units Branded Smartphone 128GB 1 units Sony PS5 Game Console 1 pcs signed Liverpool jersey memorabilia
6	2000 Points	Trip to Anfield Package Package includes: <ul style="list-style-type: none"> - Return flights (economy) x 2 (if a child must be accompanied by a guardian) from country of origin to Manchester Airport in an airline as chosen at the Bank's sole discretion - Two nights accommodation on twin sharing basis in a hotel as chosen at the Bank's sole discretion - On ground airport and transfers to all activities - Stadium tour and general admission match tickets for 2 - The trip will be subject to this terms and conditions together with Covid-19 restrictions and guidelines of the relevant countries.

- 11.1 Upon achievement of each milestone, the Bank will issue a formal letter to the eligible Corporate informing them of their achievement.
- 11.2 For Milestone 1, the Reward will be sent to the Corporate's registered address within ninety (90) days from the date of the letter stated in clause 10.1 above.



11.3 For Milestone 2 – 6, upon the Corporates meeting the requirements for the Total Points Collected as stated in the table of clause 10.0 above, the Bank will within sixty (60) days perform the following winner selection:

a) All of the specific Corporates' Eligible Referrers who contributed to achieving the milestone (based on all successful referrals received on and before the date of achievement stipulated in the formal letter), will earn and accumulate the following entries for each successful referral:

Each Successful Referral	Entries
Priority Private and Priority Banking Client	2 Entries
Premium Banking Client	1 Entry

b) Eligible Referrer with at least 1 entry will be listed in accordance with the Client's unique Bank Client internal identification number, in the Bank's record. After that, Eligible Referrer who have further entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank's record, then a third time and so on until all entries have been exhausted.

c) The total number of entries in the list will be divided by the total number of prizes and the result rounded down to the nearest number. The chosen prize winner ("Winner") will be the Eligible Referrer appearing on the list at the positions which matches 1st multiple of the number as per example below.

Example: For Milestone 2, if there are 1,000 entries during the campaign period, then the total will be divided by 15. The result is 66. Hence, the Winner at position no. 66; 132 and so forth at multiples of 67 until position no. 990 (15 pax) will be entitled to claim the Reward.

d) Any determination by the Bank on the winner selection and corresponding Reward received 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.



- 12.0 The Bank will commit to implementing the below activities ('CSR') in the event that the Milestones listed below are met by the Corporates during the Campaign period.

Milestone	Activities
3 Corporates Sign-up	Financial education program for minimum 50 pax to the Bank's choice of Charity.
8 Corporates Sign-up	Provision of equipments to support home schooling worth RM35,000 to the Bank's choice of Charity. - 50 sets
15,000 cumulative points	Football clinic for 50 children. For corporates who meets a minimum cumulative point of 1500, they will get their logos featured on the kids' Jersey.

*The football clinic will be subject to this terms and conditions together with Covid-19 restrictions and guidelines of the relevant countries

- 13.0 All Rewards stated in clause 10 above are subject to stock and size availability. The Bank reserves the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 14.0 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 15.0 The Reward under this Campaign will be delivered by courier to the corresponding address of the Corporate or Winner, whichever the case may be. Delivery will not be made to a P.O. Box address or an address outside Malaysia. Any incidental expenses i.e. re-delivery, taxes, etc must be borne solely by the Corporate.
- 16.0 Delivery of Rewards will be made against written acknowledgement of receipt of the items by the Corporate or Winner, whichever the case may be, at the delivery address within ninety (90) days from the last date of the Campaign. If any Reward is unclaimed after two (2) weeks from initial delivery date or after two failed delivery attempts, whichever happens first, the Eligible Referrer must personally collect the Reward at the address stated on the courier advice sent to the delivery address. Otherwise, the delivery charges for the Reward must be paid by the Corporate client.
- 17.0 Any Reward which are not claimed six (6) weeks after initial delivery date will be forfeited. Eligible Referrer whose Reward has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Reward.



- 18.0 The Bank will not entertain any request or claim for the exchange of the Reward before or after the redemption of the Reward.
- 19.0 Picture(s) of the Reward/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Reward/s and does not include any optional props, accessories or equipment featured.
- 20.0 If the Bank discovers at any time that the Corporate or the Winners did not in fact satisfy the requirements under this Campaign, the Corporate or the Winners loses the entitlement to the Reward. Corporates or Winners who loses the entitlement to the Reward is not entitled to any payment or compensation.
- 21.0 Corporates and Winners are advised to examine the Reward upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Reward. Any dispute or complaint about the Reward must be resolved directly with the supplier within three (3) business days, if applicable. The Bank will not be responsible for any injury, loss or damage resulting from using the Reward, directly or indirectly.
- 22.0 The Bank reserved the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 23.0 The Bank will fulfil the CSR activities within 120 days from the end of the Campaign period, or at any time suitable for execution with prior notice.

General

- 24.0 The Bank's decisions relating to this Campaign are final and binding 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.
- 25.0 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
- 26.0 By participating in the Campaign, all participants:
- 26.1 consent for The Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward;
 - 26.2 consent for the Bank to disclose or publish their personal/Corporate 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

- 26.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants and Corporate (inclusive of logo, premises, etc) for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 27.0 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.

