



TERMS AND CONDITIONS

Premium and Priority Banking Further Together 2.0 Referral Campaign H2 2021

Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (collectively referred to as “the Bank”) Further Together 2.0 (“Campaign”) will run from 1st July 2021 to 31st December 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 and conditions must be read in conjunction with the Private, Priority & Premium Referral Campaign H2 2021, 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.
- 4.0 The Private, Priority & Premium Referral Campaign H2 2021 Terms & Conditions is available at <https://av.sc.com/my/content/docs/private-priority-premium-mgm-campaign.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 all of the Bank’s clients who fulfil the following conditions (“**Eligible Referrer/participants**”):
 - 6.1 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - 6.2 introduce new clients to Priority Private/Priority/Premium and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 6.3 submit the fully completed online Priority Private/Priority/Premium Referral Form (“Referral Form”)
 - 6.3.1 Priority Private Online Referral Form:
https://www.sc.com/my/priority/mgm/refer/?camp_id=PrivateReferral
 - 6.3.2 Priority Online Referral Form:
https://www.sc.com/my/priority/mgm/refer/?camp_id=PriorityReferral
 - 6.3.3 Premium Online Referral Form:
https://www.sc.com/my/priority/mgm/refer/?camp_id=PremiumReferral
- 7.0 In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“Eligible Referee”):
 - 7.1 Eligible Referee must be new to the Bank with no previous relationship with the Bank for the past 12 months prior to commencement of this Campaign Period;
 - 7.2 individuals over the age of 18 years;
 - 7.3 successfully signed for Priority Private/Priority/Premium membership during the Campaign Period. The Priority Private/Priority/Premium terms and conditions are available at www.sc.com/my/
- 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;
 - 8.2 that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Campaign;
 - 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 The Bank's permanent or contract staff on Front Line Incentive Plan ("FLIP") or Priority and Premium Banking department staff (non-FLIP including Branch staff), and non-individuals or corporate customers are not eligible to participate in this Campaign.
- 10.0 Under this Campaign, the Eligible Referrer would be entitled to Reward as laid out at Clause 10.0 upon a Successful Referral of an Eligible Referee. "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 membership during this Campaign Period in accordance with the terms and conditions as laid out here:
- 10.1 The Eligible Referee is allowed to qualify for Priority Private/Priority/Premium membership provided that the Eligible Referee fulfils the requirements of the Priority Private/Priority/Premium terms and conditions and has to be a New-to-Bank ("NTB") customer who maintain a minimum of RM3,000,000 (Priority Private), RM250,000 (Priority Banking) or RM100,000 (Premium Banking) Fresh Fund with the Bank in deposits and/or investments
- 10.2 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.
- 10.3 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.
- 10.4 The Eligible Referee's account must not be a joint account held together with the Eligible Referrer.
- 10.5 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.

Interpretation

- 11.0 "Fresh Funds" means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds further 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).

Reward & Mechanics

- 10.0 Points will be awarded for each successful Eligible Referral to the Eligible Referrer as follows:
- 10.1 4 Points per successful Priority Private Referral
- 10.2 2 Points per successful Priority Referral
- 10.3 1 Point per successful Premium Referral
- 12.0 Each Eligible Referrer who meet the milestones listed in the below table during the Campaign period will entitle to be rewarded with the Prize ('Reward') below through the mechanics listed in clause 10.1 to 10.3.:
- 13.0

Milestone	Total Points Collected (Cumulative during the Campaign Period)	Rewards
1	Submit the fully completed online Priority Private, Priority or Premium Referral Form	1 unit LFC Travel Mug
2	4 Points	1 set of LFC Boot Bag, LFC Umbrella and LFC Football Scarf



3	6 Points	1set of LFC Adult Home 20/21 Jersey, LFC Sling Bag; and LFC Mini Football
4	8 Points	Cash Voucher worth RM500
5	10 Points	Cash Voucher worth RM1,000
6	12 Points	<p>Cash Voucher worth RM2,000; and one (1) Entry chance to Trip to Anfield Package*</p> <p>Package includes:</p> <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 discretion - Two nights accommodation on twin sharing basis in a hotel as chosen at the Bank's discretion - On ground airport and transfers to all activities - Stadium tour and general admission match tickets for 2 - The trip will be subject to these terms and conditions together with Covid-19 restrictions and guidelines of the relevant countries.

- 13.1 The Bank reserves the right to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 13.2 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 13.3 The Bank may change or substitute the Reward with an item of similar value if the Reward is unavailable, discontinued or out of stock by its manufacturer or distributor.
- 13.4 The Reward will only be given in sequential order from the first Eligible Referrer who fulfilled all the criteria until all the reward is exhausted under this Campaign.
- 13.5 Reward will be delivered via courier to the Eligible Referrer's residential address as stated in the Bank's records within ninety (90) days after the Campaign has ended. Delivery will not be made to a P.O. Box address or an address outside Malaysia. Any incidental expenses i.e. redelivery, taxes, etc must be borne solely by the Eligible Referrer.
- 13.6 If the Bank discovers at any time that the Eligible Referrer fails to satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who lost his/her entitlement to the Reward or whose Reward have been forfeited are not entitled to any payment or compensation.
- 13.7 Eligible Referrer whose account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Reward, will not be entitled to any Reward under this Campaign.
- 13.8 Delivery of Rewards will be made against written acknowledgement of receipt of the items by the Eligible Referrer, 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 Eligible Referrer.
- 13.9 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.



- 13.10 The Eligible Referrer is advised to examine the Reward upon receipt. If any one or more of the Reward are found to be not fit for its purpose, the Eligible Referrer should liaise with the supplier directly. The Bank does not provide any warranty or guarantee of any kind for the Reward nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Reward.
- 13.11 The Bank will not entertain any request or claim for the exchange of the Reward before or after the redemption of the Reward.
- 13.12 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.
- 13.13 For Milestone 6, upon the Eligible Referrer meeting the requirement for the Total Points Collected as stated in the table 11.0 above, the Bank will perform the following winner selection within sixty (90) days after the Campaign has ended:
- a) Eligible Referrer with 1 Entry chance will be listed in accordance with the Client's unique Bank Client internal identification number, in the Bank's record until all entries have been exhausted.
- b) The total number of entries in the list will be divided by 2 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 number or nearest number as per example below.
- Example: If there are 1,000 entries during the campaign period, then the total will be divided by 2. The result is 500. Hence, the Winner at position no. 500 (1 pax) will be entitled to claim the Reward.
- c) 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.

General

- 14.0 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 by the Bank.
- 15.0 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 or branch or SMS or Electronic Direct Mail.
- 16.0 By participating in the Campaign, all participants:
- 13.1 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;
- 13.2 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
- 13.3 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.
- 14.0 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.