

Standard Chartered Bank Malaysia Berhad Employee Banking Bonus Savings Welcome Offer

Terms and Conditions

Campaign

1. Standard Chartered Bank Malaysia Berhad (“the Bank”) will run the Employee Banking Bonus Savings Welcome Offer (“Campaign”) from 19 January 2016 until 31 December 2016, 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 New Customers (as defined below) and Existing Customers (as defined below) over the age of 18 who:
 - 3.1. holds a JustOne Account in **their name alone** with the Bank; and
 - 3.2. who are registered as our Employee Banking Customers (please refer www.sc.com/en/banking-services/personal-banking/employee for more information); and
 - 3.3. maintain their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period, (**“Eligible Customers”**).

Interpretation

4. For purposes of this Campaign:
 - 4.1 **“New Customers”** mean applicants who do not hold any products with the Bank and/or Standard Chartered Saadiq Berhad (“SCSB”) prior to the commencement of the Campaign Period.
 - 4.2 **“Existing Customers”** mean
 - a. existing customers of the Bank or SCSB who hold any savings and/or current accounts with the Bank or SCSB; or
 - b. existing customers of the Bank or SCSB with zero balance in their savings and current account(s) as at 31st December 2015.
 - 4.3 **“Bonus Interest”** means the additional interest rate of 0.25% p.a. applicable for balances in the JustOne Savings Account as set out in **paragraphs 5 to 8 below.**
 - 4.4 **“JustOne Account”** means any of the following:
 - a. JustOne Personal Account, which comprises of JustOne Personal Current Account and JustOne Personal Savings Account;
 - b. JustOne Priority Account, which comprises of JustOne Priority Current Account and JustOne Priority Savings Account.
 - 4.5 **“Campaign Bonus Period”** means:
 - (a) In the case of an Eligible Customers who open a JustOne Account in January 2016, the period starts to run from the date the account opens until 31 December 2016, inclusive the date;



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- (b) In the case of an Eligible Customer who opens a **JustOne Account** in February 2016, the period starts to run from the date the account opens until 31 January 2017, inclusive the date;
- (c) In the case of an Eligible Customer who opens a **JustOne Account** in March 2016, the period starts to run from the date the account opens until 29 February 2017, inclusive the date;
- (d) In the case of an Eligible Customer who opens a **JustOne Account** in April 2016, the period starts to run from the date the account opens until 31 March 2017, inclusive the date;
- (e) In the case of an Eligible Customer who opens a **JustOne Account** in May 2016, the period starts to run from the date the account opens until 30 April 2017, inclusive the date;
- (f) In the case of an Eligible Customer who opens a **JustOne Account** in June 2016, the period starts to run from the date the account opens until 31 May 2017, inclusive the date;
- (g) In the case of an Eligible Customer who opens a **JustOne Account** in July 2016, the period starts to run from the date the account opens until 30 June 2017, inclusive the date;
- (h) In the case of an Eligible Customer who opens a **JustOne Account** in August 2016, the period starts to run from the date the account opens until 31 July 2017, inclusive the date;
- (i) In the case of an Eligible Customer who opens a **JustOne Account** in September 2016, the period starts to run from the date the account opens until 31 August 2017, inclusive the date;
- (j) In the case of an Eligible Customer who opens a **JustOne Account** in October 2016, the period starts to run from the date the account opens until 30 September 2017, inclusive the date;
- (k) In the case of an Eligible Customer who opens a **JustOne Account** in November 2016, the period starts to run from the date the account opens until 31 October 2017, inclusive the date;
- (l) In the case of an Eligible Customer who opens a **JustOne Account** in December 2016, the period starts to run from the date the account opens until 30 November 2017, inclusive the date;
- (m) In the case of an Existing Customers the period starts to run on the date of the month his/her first month of crediting the minimum **sum of RM 1,500 into JustOne Accounts** and will end on the last day of the 12th month following the month of his/her participation.

Bonus Interest on JustOne Savings Account balances

- 5. Each Eligible Customer who fulfills the monthly requirements of the JustOne Account as follows:
 - 5.1 Fulfil the minimum monthly deposit of RM1,500 in JustOne Personal/ Priority Current Account; and



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5.2 Maintain a minimum incremental of RM 300 monthly balance into the JustOne Personal/Priority Savings Account,

will be entitled to, subject to paragraph 6 below, Bonus Interest on his JustOne Savings Account balances during the Campaign Bonus Period. The maximum JustOne Savings Account balances eligible for Bonus Interest per Eligible Customer is RM1 million.

6. This Bonus Interest offer is independent from the base product interest requirement. For the requirements on minimum monthly deposit and average monthly balance of respective JustOne Accounts, please refer to sc.com/my.
7. Bonus Interest will only be paid for those months where the Eligible Customers fulfils the monthly requirements stated under paragraph 5 above and the maximum period of the payment of Bonus Interest is 12 months from the date of first month of fulfilment.
8. Illustration of interest and Bonus Interest entitlement is as follow:-

Account	Base Product Interest Rate	Additional Interest Rate (as per current JustOne Accounts benefit)	Bonus Interest Rate (for Campaign Bonus Period only)	Total interest rate
JustOne Personal Savings Account	0.25%p.a	1.00% p.a	0.25% p.a	1.50% p.a
JustOne Priority Savings Account	1.00%p.a	1.00% p.a	0.25% p.a	2.25% p.a

Example:

Mr. A signs up as an Employee Banking customer on 5 January 2016, and wants to participate in the Campaign. During this period, Mr. A meets the JustOne Personal Account monthly deposit requirements. Below is the illustration of whether Mr. A is eligible for the Bonus Interest on his JustOne Personal Savings Account balances during the Campaign Bonus Period.

Month	Incremental amount in JustOne Savings Account	Total Balance in JustOne Savings Account (Month End Balance)	<u>Bonus Interest Entitlement</u>
January	RM 300	RM 300	Yes
February	RM 300	RM 600	Yes



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March	RM 0	RM 600	No
April	RM 0	RM 600	No
May	RM 0	RM 0	No
June	RM 50	RM 50	No
July	RM 300	RM 350	Yes
August	RM 300	RM 650	Yes
September	RM 500	RM 1,150	Yes
October	RM 50	RM 1,200	No
November	RM 250	RM, 1,450	No
December	RM 2000	RM 3,450	Yes

Payment of Bonus Interest

9. Subject to meeting the terms of this Campaign, the Bonus Interest for each month during the Campaign Bonus Period will be credited into the Eligible Customer's JustOne Savings Account, as the case may be, by the end of the following month.
10. If the customer's JustOne Account is closed at any time before the Bonus Interest, if any, is credited, the customer will forfeit his/her entitlement to the Bonus Interest.

General

11. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
12. 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, in the Bank's branches, and via account statements (if any).
13. This 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.



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