

## Terms and Conditions

# Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad 2020 LiveFX Campaign

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively/singly, “**Bank**”) 2020 LiveFX Campaign (“**Campaign**”) commences from **16 November 2020 to 30 June 2021**, inclusive of both dates (“**Campaign Period**”).
2. By participating in this Campaign, the participants agree to be bound by all the terms and conditions (“**T&Cs**”) below.

### Eligibility

3. This Campaign is open to the Bank’s clients who fulfill all of the following conditions (“**Eligible Clients**”):
  - 3.1 Individuals aged 18 years old and above;
  - 3.2 Have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
  - 3.3 All clients of the Personal, Premium and/ or Priority segments; and
  - 3.4 NOT a staff of either any of the following entities:
    - 3.4.1 Bank;
    - 3.4.2 Global Business Services (M) Sdn Bhd,;
    - 3.4.3 Price Solutions Sdn Bhd;
    - 3.4.4 Standard Chartered (SC) of other countries.
4. For the purpose of this Campaign:
  - 4.1 Only foreign exchange (“**FX**”) transactions booked by Eligible Clients through SC’s LiveFX (“**LiveFX**”) platform are qualified for calculating the total cumulative transacted amount but shall EXCLUDE the following transactions:
    - 4.2.1. booked by Bank’s staff on behalf of Eligible Clients; and/ or
    - 4.2.2. booked by Eligible Clients but subsequently requested to be cancelled.
  - 4.2 For avoidance of doubt, only successful limit orders are included in the cumulative transacted amount.
  - 4.3 Limit orders that were placed but expired or cancelled are excluded.

### Campaign’s Rewards

5. Summary of Rewards and Eligibility is as follows:



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Reward tier	Reward	Eligibility	Reward Allocation
A	Wall Street Journal Publication Membership (“Membership”)	First cumulative RM 50,000 or equivalent in other currency transacted per client	1,000 memberships
B	RM50 GrabFood Voucher (“Voucher”)	Every cumulative RM 50,000 or equivalent in other currency transacted	4,000 vouchers
C	Nespresso Coffee Machine Lattissima Touch Facelift Black (“Machine”)	Cumulative RM 3,000,000 or equivalent in other currency transacted per client	10 units

5.1 Eligible Clients are eligible to be awarded with all the 3 Rewards (not mutually exclusive). See Scenario 4 below for example.

5.2 For further details and eligibility of each Reward, kindly refer to the respective Reward section below.

## 6. Reward A: Membership

### 6.1 Eligibility:

6.1.1 First 1,000 Eligible Clients to transact their first cumulative transacted amount of RM 50,000 or equivalent in other currency (determined by the transacted timestamp in the Bank’s system) will receive a 12-month (1 year) Membership.

6.1.2 Clients who have already received the Membership via other Bank’s promotions/campaigns as at the time of fulfilment will not be entitled for this Reward.

### 6.2 Fulfilment:

6.2.1 Activation code will be sent to Eligible Clients through email and/ or SMS (as per the Bank’s records) within 45 days from the closing date of the calendar month of which the first RM 50,000 cumulative transacted amount has been reached.

6.2.2 Eligible Clients are required to activate the Membership code within 14 days from the date of receipt as per the fulfilment message. There will be no reissuance of code upon its expiry.

6.2.3 If there are any changes to contact details, Eligible Clients are required to contact the Bank to update accordingly to ensure a smooth fulfilment process.

### Scenario 1:

Carrie was one of the first 1,000 clients who transacted a total of RM 50,000 via LiveFX from beginning of the Campaign Period until 31 January 2021. Based on the eligibility criteria set out in Reward A: Membership, she is entitled to a full year of the Membership.



Carrie will receive the code within 45 days from 31<sup>st</sup> January 2021 by email/SMS and she needs to activate the code within 2 weeks from the date of receipt.

## 7. Reward B: Voucher

### 7.1 Eligibility

7.1.1 Eligible Clients with a cumulative of every RM 50,000 or equivalent in other currency successfully transacted in LiveFX for the calendar month (determined by the transacted time stamp in the Bank's system) will be eligible for the Voucher.

7.1.2 The cumulative transacted amount will be observed on a calendar monthly basis.

### 7.2 Fulfilment:

7.2.1 The Voucher code for will be sent to Eligible Clients through SMS within 45 days from the closing of the calendar month of which the first RM 50,000 or equivalent in other currency cumulative transacted amount was reached.

7.2.2 The Voucher code needs to be activated within 6 months from the issuance date. There will be no reissuance of code upon its expiry.

### Scenario 2:

Siva, a client transacted a total of RM 70,000 in January and a total of RM 30,000 in February in LiveFX. Based on the eligibility criteria set out in Reward B: Voucher, he is only entitled to one unit of the Voucher as only his total cumulative transacted amount exceeded RM 50,000 for the month of January.

Siva will receive the Voucher code within 45 days from 31<sup>st</sup> January by SMS and he needs to use the code within 6 months of the issuance date.

### Scenario 3:

John, a client transacted a total of RM 110,000 in February. Based on the eligibility criteria set out in Reward B: Voucher, he is entitled to two units of the Voucher as his total cumulative transacted amount exceeded RM 100,000.

John will receive the Voucher code within 45 days from 28<sup>th</sup> February by SMS and he needs to use the code within 6 months of the issuance date.

## 8. Reward C: Machine

### 8.1 Eligibility

8.1.1 First 10 Eligible Clients who transact their first cumulative transacted amount of RM 3,000,000 or equivalent in other currency (determined by the transacted time stamp in the Bank's system) will be entitled to receive a Machine.

### 8.2 Fulfilment:

8.2.1 The delivery will be fulfilled by the Bank's appointed vendor ("**Vendor**").



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- 8.2.2 Upon completion of this Campaign's redemption form, Eligible Clients have agreed to consent the Bank to provide necessary details to the Vendor.
- 8.2.3 The Machine will not be sent to P.O. Box address or an address outside Malaysia.
- 8.2.4 The fulfilment will take place between 8 to 10 weeks from the last day of this Campaign ends, or such later day if there is an extension to this Campaign.

#### Scenario 4:

Fatin was one of the first 10 clients who transacted a total RM 3,000,000 or equivalent in other currency in LiveFX. Based on the eligibility criteria set out in Reward C: Machine, she is entitled to one unit of the Machine. Fatin is also entitled to the Membership and/or the Voucher if she meets the eligibility criteria of either or both Rewards, as the case may be.

#### **General**

- 9. 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 T&Cs, they will be determined solely by the Bank.
- 10. The Bank may at any time vary any of these T&Cs. Any such variation will be announced on the Bank's website at [sc.com/my](http://sc.com/my), and in the Bank's branches.
- 11. By participating in this Campaign, all participants:
  - 11.1 agree to participate in any interviews or other publicity events required by the Bank;
  - 11.2 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
  - 11.3 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.
- 12. The Rewards offered in this Campaign cannot be transferred, nor can they be exchanged for cash or for any other item.
- 13. Upon the exhaustion of this Campaign's Reward allocation, the Bank deserves the right to remove the offer for the remainder of this Campaign period.
- 14. The Bank deserves the right to cease any of the Rewards at any given point of time as deemed necessary.
- 15. In the event of any inconsistency between these T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these T&Cs shall prevail.
- 16. This Campaign and these T&Cs are governed by the laws of Malaysia, and the participants submit to the exclusive jurisdiction of the Courts of Malaysia.



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