

Marvel Gift Campaign 2019 Terms and Conditions

Campaign

1. The Marvel Gift Campaign 2019 (“Campaign”) will run from 11th October to 31st October 2019 (“Campaign Period”), both dates inclusive.
2. 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.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).
4. 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 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

5. This Campaign is open to: -
 - i) Individuals any Current or Savings Account (“CASA”) with SCBMB or all Islamic Current or Savings Account based on Tawarruq except for Priority Plus-i account (“Islamic CASA”) with SCSB during the Campaign Period; and maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period. (“Eligible Account Holder”)
 - ii) Existing CASA account holders and existing Islamic CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period



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- iii) Individuals who registered for DuitNow have a registered DuitNow account with Standard Chartered Online Banking during the Campaign Period
- iv) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

Interpretation

For the purpose of this Campaign:

- a) **“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) and / or liquidation of Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.
- b) **“Eligible CASA / Eligible Islamic CASA”** means all individual current and savings account with SCBMB or all Islamic Current or Savings Account based on Tawarruq except for Priority Plus-i account with SCSB opened or top-up with the required Fresh Funds / Incremental Fresh Funds during the Campaign Period; in which the accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
- c) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purpose of this Campaign under the CASA Gift offer.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.

CASA Gift

6. The Eligible CASA / Islamic CASA must fulfill all the following requirements in order to participate in this Campaign:

- (a) Must deposit or credit Fresh Funds or place into a Eligible CASA / Eligible Islamic CASA the required amount as stated in Table A below; and
- (b) Fresh Funds in the Eligible CASA / Eligible Islamic CASA must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period. (herein referred to as “Eligible CASA Gift account holders”)



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7. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table A, subject to the Gift availability as stated in Table B, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

Table A: Gift Offer

Fresh Funds Placement into Eligible CASA / Islamic CASA	Gift
Every RM50,000	One (1) unit of Captain America Kids Luggage AND one (1) unit of Marvel Reversible Umbrella (“Set”)
Every RM100,000	One (1) unit of Samsonite Marvel Signature Avengers Steel (Silver) 20-inch Luggage (“20” Luggage”) <ul style="list-style-type: none"> • Exclusive for Islamic CASA only

8. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM50,000 or RM100,000 as per Table A to be entitled for the Gifts. All placements must be made within the Campaign Month during the Campaign Period.
9. The 20” Luggage is exclusively available to clients who deposit a minimum Fresh Funds of RM100,000 into Islamic CASA only.
10. Letter of Gift Entitlement will be issued through the Bank’s branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB’s or SCSB’s branches. The letter will state the Gift the eligible account holder is entitled to based on the Allocation Amount. Through the letter, the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed. For Eligible Account Holders whose Fresh Funds were transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine (“ATM”) and whereby the Fresh Funds were allocated for the Allocation Period out-of-branch (“Out-of-Branch Eligible Account Holders”), the choice of gift



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in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions is captured via voice recording

11. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for four (4) months.

Table B

Gifts	Total Units Available	Charge (RM)
One (1) unit of Captain America Kids Luggage AND one (1) unit of Marvel Reversible Umbrella (“Set”)	300	190
Samsonite Marvel Signature Avengers Steel (Silver) 20-inch Luggage (“20” Luggage”)	300	530

12. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank’s records.
13. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
14. 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. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
15. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the charge for the Gift/s according to the column titled “Charge” in Table B above for each Gift/s from the Eligible Account Holder.
16. Eligible CASA / eligible Islamic CASA account holders will be given the Set on the day the Fresh Funds are placed at the respective Bank / Saadiq or SCSB branch, subject to meeting



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the requirements set out in Clause 6 – Clause 13. Eligible Account Holders for the 20” Luggage are required to collect the Gifts from their branch of preference. Request to deliver or courier the Set(s) to the Eligible CASA / eligible Islamic CASA account holder’s mailing address will not be entertained.

17. The 20” Luggage will be available for collection at branch after the completion of the Allocation Period. Eligible CASA / eligible Islamic CASA Gift account holders for the 20” Luggage will be notified via call, SMS or in writing no later than 31 March 2020 on gift collection at branch
18. Out-of-Branch Eligible Account Holders will receive the Set and / or 20” Luggage via courier, in which the Gift will be delivered to his / her residential address maintained as per the Bank’s record.
19. Each Eligible Account Holder is entitled to redeem a maximum of three (3) Sets or Gifts each.

Other Terms and Conditions Governing the CASA Gift Offer

20. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
21. Picture(s) of the Gift/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 Gift/s and does not include any optional props, accessories or equipment featured.
22. Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
23. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
24. Eligible Account Holders whose Eligible CASA / Islamic CASA 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.



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25. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.

General

26. Islamic CASA accounts are under the concept of Commodity Murabahah.
27. For SCSB account, the campaign only applicable to Islamic CASA based on Tawarruq.
28. 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.
29. 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, and in the Bank's branches.
30. 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.
31. 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.
32. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.



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