

STANDARD CHARTERED MEMBER-GET-MEMBER & STAFF-GET-MEMBER- MORTGAGE 2020 TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Member-Get-Member – Mortgage 2020 ("**Campaign**") is available from 15 May 2020 to 31 December 2021, both dates inclusive ("**Campaign Period**"). By participating in this Campaign, you agree to be bound by these terms.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
3. This Campaign terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail.

Eligibility

4. This Campaign is open to all of the Bank's clients, except the Bank's permanent or contract staff on Front Line Incentive Plan (FLIP) ("**Referrer**" or "you") who refer any friend or family member ("**Referee/participants**") to the Bank during the Promotion Period, and where loan documentation is executed by the Referee on or before 31 December 2021.
5. Prior to referring a Referee to the Bank, you must:
 - a. Submit the fully completed Referral Registration Form ("**Referral Registration Form**");
 - b. Consent to the Bank disclosing your name to such Referee;
 - c. Obtain the consent of such Referee for you providing the personal data relating to such Referee to the Bank. You must also inform each Referee of the purpose;
 - d. Inform, and obtain the consent of, such Referee to the Bank's representative contacting them via phone or SMS;
 - e. Inform the Referee that a reward will be accorded to you if the terms and conditions of this Campaign are complied with; and
 - f. Inform, and obtain the consent of, such Referee that the quantum of the approved Home Loan application and/or the application status of their Home Loan application with the Bank would be disclosed to you by virtue of the reward you receive under this Campaign.

Exclusion

6. A referral will not be considered successful if made by the following groups who are not eligible to participate in this Campaign:
 - a. All employees within the Bank's Retail Banking Mortgage Product team and/or Business Development Unit – Mortgage (as at the date of the referral), and/or the immediate families of such employees;
 - b. Referrer whose accounts with us including but not limited to savings or current/ cheque accounts or card accounts have been suspended, cancelled or terminated for any reason during the campaign Period.
7. For clarity, referrals of staff loans; internal refinancing; top-up loans are also excluded from this Campaign.

Reward

8. You will be eligible to receive the referral fee set out in the table below ("**Referral Fee**") on a per successful referral basis ("**Successful Referral**") where:
 - a. The referral is made during the Campaign Period;
 - b. The Referee referred to us and all co-applicants (if any):
 - i. submit their Home Loan application to us during the Promotion Period; and
 - ii. are at least 21 years of age as at the date of their Home Loan application
 - c. The Referee's Home Loan application is approved by us; and our Home Loan letter of offer is accepted by the Referee; Loan documentation is executed on or before 31 December 2021:

Referral Fee:

For Completed and Under Construction Property	RM500 Per approved Home Loan and executed loan documentation
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Illustration:

Number of Referrals	Loan Documentation Execution Date	Referral Fee Calculation
2 referrals in May 2020	<ul style="list-style-type: none">• 2 successfully approved Home Loan and executed loan documentation	RM 500 x 2 = RM 1,000
6 referrals in June 2020	<ul style="list-style-type: none">• 2 successfully approved Home Loan and executed loan documentation• 4 successfully approved Home Loan but loan documentation not executed	RM 500 x 2 = RM 1,000

- d. The Campaign capping amount for reward is capped at RM55,500 (2020) & RM120,000 (2021) throughout the entire Campaign Period.

9. The Referral Fee will be credited to the Referrer's MYR SCBMB or SCSB active savings/current account ("**Account**") within 90 days after the loan executed.
10. If the Referrer has more than one Account, Referral Fee will be credited to the active Account held in the Referrer's sole name based on the latest account opening date held in the bank's records.
11. In the event the Referrer only has joint accounts, the Referral Fee will be credited to the active joint Account with the latest account opening date as held in the bank's records.
12. The date of the referral shall be determined as the date that the Bank receives the contact details of the Referee.
13. If more than one (1) Referrer refers the same Referee to the Bank during the Campaign Period under this Campaign, only the first Referrer who refers the Referee to the Bank is eligible for the Referral Fee. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Referrer made the first referral.
14. By participating in this Campaign, the Referrer confirms that the Referral Fee obtained is not used in any manner to fund the property purchased by the Referrer or the Referee.
15. If a cardholder closes and/or cancels Account(s) before the Referral Fee is credited, the Referrer loses his/her entitlement to the Referral Fee and is not entitled to any payment or compensation.
16. We reserve the right not to pay Referrer the Referral Fee if the information provided above in relation to the Referral Applicants is incomplete or inaccurate.

General

17. The bank reserves the rights to cancel, terminate, suspend or extend the Campaign without prior notice. For the avoidance of doubt, any cancellation, termination, suspension or extension by the Bank of the Campaign shall not entitle customers to any claim of compensation against the Bank for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the campaign.
18. The Bank's decisions relating to this Campaign are final and binding on all participants. No appeal and/or correspondence will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
19. The Bank may vary and of these terms and conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at <https://www.sc.com/my/>
20. By participating in the campaign, all participants:
 - a. Consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for the purposes of running this Campaign;
 - b. 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

Grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
21. 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.

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