

TERMS AND CONDITIONS

Offer

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB**") and Standard Chartered Saadiq Berhad ("**SCSB**") (collectively known as "**the Bank**") **Mortgage / Home Refinancing Offer** ("Offer") commences on **1 January 2021** and ends on **31 March 2021**, inclusive of both dates ("Offer Period").

Eligibility

2. The Offer is open to clients who apply for a mortgage loan / home financing and complete the execution of all security documentation for mortgage / home financing facilities (Standard Housing Loan / Financing or MortgageOne Account / Saadiq My Home-i / Saadiq My HomeOne-i), with a minimum amount of RM300,000 and Loan/Financing-To-Value (LTV) of 80%.

3. Under this Offer, clients will be eligible for interest / rental rate of Base Rate (BR) + 0.63% = 2.90% p.a. throughout the loan / financing tenure. The current BR is 2.27% as of 1st January 2021.

4. Clients will bear the valuation cost together with the legal cost and stamp duties related to the loan / financing documentation and any other related costs.

5. The categories of mortgage / home facilities that will be applicable for clients to enjoy the Offer are as follows;

- (a) financing the purchase of completed residential units; or
- (b) refinancing of eligible client's existing completed residential mortgage / home facility with other financial institutions; or
- (c) refinancing of client's existing completed residential units which are free from encumbrances.

6. The applicable completed residential properties have to be in Klang Valley, Penang and Johor.

7. The loan / financing application has to be submitted and captured in the Bank's system within the Offer period.

8. All applications are subject to the Bank's approval and credit evaluation as per the Bank's usual process.

General

9. The Bank reserves the rights to cancel, terminate, suspend or extend the Offer with prior notice. For the avoidance of doubt, any cancellation, termination, suspension, or extension by the Bank of the Offer 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 Offer.

10. The Bank may vary any of these terms and conditions and extend the Offer Period. Any such change will be announced on the Bank's website at <https://www.sc.com/my/>.

11. The Bank's decisions relating to this Offer are final and binding to all Clients. If any claim, dispute or matters arise which are not covered in these terms and conditions, they will be determined by the Bank.

12. The Offer terms and conditions are governed by the laws of Malaysia. Clients agree that the Courts of Malaysia have jurisdiction over all matters arising from this Offer.

13. For Saadiq My Home-i / Saadiq My HomeOne-i, the applicable Shariah contract is Diminishing Musyarakah.