



STANDARD CHARTERED BANK MALAYSIA BERHAD STANDARD CHARTERED SAADIQ BERHAD

New-To-Bank Digital Campaign (26 July – 31 August 2021) Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad (SCBMB) and Standard Chartered Saadiq Berhad (SCSB) (referred to as “the Bank”) New-To-Bank Digital Campaign (“**Campaign**”) commences on 26 July 2021 and ends on 31 August 2021, inclusive of both dates (“**Campaign Period**”).
- 2) By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3) This Campaign terms and conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms and the banking agreement, these Campaign terms shall prevail limited only to the inconsistencies.
- 4) The registered PIDM product name applicable for this Campaign is Privilege Savings Account and Super Salary-i. (“**Eligible Account**”).
- 5) Super Salary-i is based on the Shariah concept of Tawarruq. Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by the customer to the Bank on a deferred basis. Subsequently, the Bank will sell the same asset to a third party on a cash and spot basis.

Eligibility

- 6) This campaign is open to:-
 - i) Individuals who responded to the Bank’s digital ads on Facebook by completing the online short form at <https://www.sc.com/my/deposits/psa/> (“Online Short Form”); and
 - ii) These individuals must not have any banking product, current or savings account with the Bank as at 30 June 2021; and
 - iii) Must be at least 18 years old
(Clause 6 (i – iii) hereinafter referred to as “**Eligible Participants**”)
 - iv) This Campaign is not open to all staff of Standard Chartered Bank Malaysia Berhad, Standard Chartered Saadiq Berhad, Price Solutions, Standard Chartered GBS Berhad, Standard Chartered Bank Offshore Labuan and SCBMB Trustees Berhad,
 - iv) Other 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) **“Campaign Months”** refers to July to August 2021, whereby the digital ads will be aired during the Campaign Period between 26 July to 31 August 2021
- b) **“Fresh Funds”** Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible Account 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. 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 also considered as Fresh Funds.
- c) **“New-to-Bank (or NTB)”** means an individual who do not have any existing relationship with the Bank and opens one current account (namely the Super Salary-i account), or one savings account(namely the Privilege Savings Account) (“Deposits Relationship”) as the primary holder.

RM88 Cashback for NTB Account Opening

- 7) To receive the cashback offer of RM88 (“Cashback”), the first 100 Eligible Participants must fulfill the following conditions:-
 - i) Must successfully complete the Online Short Form; and
 - ii) Open a new Eligible Account at the Bank’s branch or in-person with the Bank’s appointed personnel; and
 - iii) Successfully credit RM1,000 of Fresh Funds in a single transaction into the Eligible Account no later than 15 September 2021; and
 - iv) Maintain a minimum account balance of RM1,000 in the Eligible Account until 30 November 2021.
- 8) The first 100 Eligible Participants will be recognised based on the account opening date, and the date and time when the Fresh Funds were deposited, in accordance with Clause 7.
- 9) In the event of a tie, the Eligible Participant who meets the criteria in Clause 8 with the highest deposit balance as at 30 November 2021 will be the winner.
- 10) The Cashback will be credited into the Eligible Participant’s Eligible Account no later than 31 December 2021.
- 11) Eligible Participants who close the Eligible Account before the crediting of the Cashback will not receive the Cashback through other accounts.
- 12) In the event an Eligible Participant opens more than one Eligible Account with the same principal account holder, only the Eligible Account with the earliest account opening date during the Campaign Period will be eligible for the Cashback. Each Eligible Participant is eligible for one Cashback reward only.

General

- 13) The Bank’s records of details and transactions are final and conclusive for purposes of this Campaign.



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sc.com/my

Standard Chartered Bank Malaysia Berhad (198401003274)
 Standard Chartered Saadiq Berhad (200801022118)
 Ref. No. 05102021.2.3.2



- 14) The Bank's decisions relating to this Campaign are final and binding to all participants. If any matters, dispute or claim arise which are not covered in these Terms and Conditions, they will be determined by the Bank.
- 15) 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, and in the Bank's branches.
- 16) By participating in the Campaign, all participants:
 - 20.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 20.2 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
 - 20.3 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.
- 17) 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.
- 18) All information is accurate at the time of publication.

