



Revision to Privilege\$aver Campaign Terms and Conditions effective 1 February 2022

Dear Valued Clients, kindly be informed the Terms and Conditions of Privilege\$aver Campaign will be revised as per table below:

1. Changed clauses:

Clause	Previous	Revised
1	The Standard Chartered Bank (“SCB”) “Privilege\$aver Campaign” (“Campaign”) Terms and Conditions is valid from 1 December 2016 to 31 January 2022 both dates inclusive (“Campaign Period”). The Campaign end date has been extended from 31 January 2021.	The Standard Chartered Bank (“SCB”) “Privilege\$aver Campaign” (“Campaign”) Terms and Conditions is valid from 1 February 2022 to 31 January 2023 both dates inclusive (“Campaign Period”).
4	This Campaign is open to existing and new customers with Privilege Savings Account and Super Salary-i (Payroll) (“Super Salary-i”) (“Promotion Account”) effective from 1 July 2021 who have maintained their accounts (all accounts with SCBMB and SCSB including but not limited to the Privilege Savings Account, Super Salary-i and credit card account(s)) in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period. The Super Salary-i account is based on the Shariah concept of Tawarruq. (hereinafter referred to as “Eligible Accountholders”).	This Campaign is open to existing and new customers with Privilege Savings Account and Super Salary-i (Payroll) (“Super Salary-i”) (“Promotion Account”) effective from 1 February 2022 who have maintained their accounts (all accounts with SCBMB and SCSB including but not limited to the Privilege Savings Account, Super Salary-i and credit card account(s)) in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period. The Super Salary-i account is based on the Shariah concept of Tawarruq. (hereinafter referred to as “Eligible Accountholders”).
12	A. Deposit Bonus Rate: 0.75% p.a. B. Card Spend Bonus Rate: i) Debit Card Spend: 0.75% p.a. ii) Credit Card Spend: 0.75% p.a. C. Wealth Description of Transaction: Subscribe a minimum of RM 30,000 of Unit Trust/Islamic Unit Trust (“UT”) or; Purchase Eligible Insurance/Takaful Policy with a minimum annual premium /contribution value of RM 30,000	A. Deposit Bonus Rate: 0.70% p.a. B. Card Spend Bonus Rate: iii) Debit Card Spend: 0.70% p.a. iv) Credit Card Spend: 0.70% p.a. C. Wealth Description of Transaction: Subscribe a minimum of RM 40,000 of Unit Trust/Islamic Unit Trust (“UT”) or; Purchase Eligible Insurance/Takaful Policy with a minimum annual premium /contribution value of RM 40,000
14	Eligible Accountholders can earn up to 4.30% p.a. in the Promotion Account based on total interest/return earned from the Base Rate and total Bonus Rates on all Bonus Categories of Deposit, Card Spend and Wealth as per Table 1.	Eligible Accountholders can earn up to 4.15% p.a. in the Promotion Account based on total interest/return earned from the Base Rate and total Bonus Rates on all Bonus Categories of Deposit, Card Spend and Wealth as per Table 1.



16	In the event where the customer opened two (2) or more eligible Promotion Accounts, Bonus Rate will be credited to the first of such active Promotion Account opened with SCB held by Eligible Accountholder. Notwithstanding the foregoing, when two (2) or more Promotion Accounts were opened, Bonus Rate may be credited to either Account at SCB's sole discretion.	In the event where the customer opened two (2) or more eligible Promotion Accounts, Bonus Rate will be credited to the latest of such active Promotion Account opened with SCB held by Eligible Accountholder. Notwithstanding the foregoing, when two (2) or more Promotion Accounts were opened, Bonus Rate may be credited to either Account at SCB's sole discretion.
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2. New clauses:

Clause	Revised								
3	New to CASA ⁷ means clients who does not have current or saving account/s (active or dormant status) with the Bank prior to opening of the Promotion Account.								
22	<p>New to CASA additional offer:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a651; color: white;"> <th style="text-align: center;">Eligibility</th> <th style="text-align: center;">Bonus Rate</th> <th style="text-align: center;">Bonus Interest/Hibah Crediting Month</th> <th style="text-align: center;">Bonus Interest /Hibah Payment Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"> Maintain Monthly Average Balance (MAB) of RM 10,000 in the Promotion Account </td> <td style="text-align: center;"> 0.70% p.a. (Capped at RM 100k) </td> <td style="text-align: center;"> End of following month For e.g. if the account open in February, the bonus interest/hibah will be paid by 31 March based on February's Month Average Balance (MAB) </td> <td style="text-align: center;"> Payable on monthly basis (for 3 months) upon opening of Promotion Account </td> </tr> </tbody> </table>	Eligibility	Bonus Rate	Bonus Interest/Hibah Crediting Month	Bonus Interest /Hibah Payment Period	Maintain Monthly Average Balance (MAB) of RM 10,000 in the Promotion Account	0.70% p.a. (Capped at RM 100k)	End of following month For e.g. if the account open in February, the bonus interest/hibah will be paid by 31 March based on February's Month Average Balance (MAB)	Payable on monthly basis (for 3 months) upon opening of Promotion Account
Eligibility	Bonus Rate	Bonus Interest/Hibah Crediting Month	Bonus Interest /Hibah Payment Period						
Maintain Monthly Average Balance (MAB) of RM 10,000 in the Promotion Account	0.70% p.a. (Capped at RM 100k)	End of following month For e.g. if the account open in February, the bonus interest/hibah will be paid by 31 March based on February's Month Average Balance (MAB)	Payable on monthly basis (for 3 months) upon opening of Promotion Account						

3. Removed clauses:

Clause	Previous
21	Existing Accountholders who have signed-up the Eligible Unit Trust or an Eligible Insurance / Takaful Policy in year 2020 and 2021 under previous Privilege\$aver campaign (1 Feb 2020 to 31 Jan 2021) will continue to enjoy Bonus Interest/Hibah on the Wealth category for 12 months as per the conditions set forth under the previous Privilege\$aver campaign (1 Feb 2020 to 31 Jan 2021).
22	Existing Accountholders can start to enjoy the Wealth category Bonus Interest/Hibah (effective 1 Feb 2021) after the full 12 months Bonus Interest/Hibah of previous Privilege\$aver campaign (1 Feb 2020 to 31 Jan 2021) has been fulfilled.

Other terms remain unchanged.

Please refer to the full revised Terms and Conditions of Privilege\$aver Campaign as follows:

www.sc.com/my/terms-and-conditions/

If you have any questions, please email to our Client Care Centre at Malaysia.Feedback@sc.com or connect with us via Live Chat at sc.com/my (operation hours from 9am-12 am, Monday to Friday).

