

Priority Plus Campaign Terms and Conditions

Campaign

1. The Standard Chartered Saadiq Berhad (“SCSB”) Priority Plus Campaign (“Campaign”) will run from 1 June 2018 to 31 December 2019 (“Campaign Period”) both dates inclusive (Campaign Period).
2. By participating in this Campaign, participants agreed to be bound by all the terms and conditions as stated herein.
3. These Campaign terms must be read with the Bank’s relevant banking agreement. If there is inconsistencies between these Campaign terms and any of the Bank’s banking agreement these Campaign terms will prevail limited to the inconsistencies only.
4. Priority Plus account is based on Tawarruq.
5. The registered product name under PIDM for Priority Plus is JustOne Priority Plus.

Eligibility

6. This Campaign is open to customers who fulfill the following conditions:
 - i) Existing Priority Banking customers

Existing to Bank Account Holders with the Bank who have a JustOne Priority Plus (hereinafter referred to as “Priority Plus”) and maintain their account(s) in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
 - ii) New SCSB Priority Banking customers;

Who became the Bank’s Priority Banking member during the duration of the campaign and have a JustOne Priority Plus-i (hereinafter referred to as “Priority Plus ”) account and maintained their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period. Priority Plus comes with Priority Plus Current Account and JustOne Priority Plus Savings Account.

(hereinafter referred to as “Eligible Accountholders”).

- iii) The Eligible Accountholders must deposit Fresh Fund into their Priority Plus during the Campaign period to enjoy the profit rate as seen in clause 4 below. "Fresh Funds" means monies or funds howsoever transferred, credited or paid into the Priority Plus 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).

Campaign Profit Rate

7. Priority Plus Savings Account-i (Profit rates) ;

Daily Balance	Rates % p.a.
RM 0 – RM 50K	0.50 %
Above RM 50K to RM150 K	1.00 %
Above RM150 K to RM500 K	2.50%
Above RM500 K to RM3 M	3.00 %
Above RM3 M to RM 5 M	3.50%

8. Profit is calculated on simple calculation as per below and accrued daily. Profit earned will be credited at the end of each month.

$$\text{Net Deposit} \times \text{profit rate per annum} \times \frac{\text{number of placement days}}{(365 \text{ or } 366)}$$

Example

Ms B opens her account on 27 July 2018. The total Net Deposit in her account in July 2018 is RM3,500,000. Ms B's account has been open for 5 days in May 2018.

Daily Profit Rate Computation Illustrations are **as follow**;

Deposit (RM)	Profit Rate (%) p.a.	Placement days	Daily Profit Rate (RM)
RM 3,500,000	3.5%	Day 1	RM 335.62
RM 3,500,000	3.5%	Day 2	RM 335.62
RM 3,500,000	3.5%	Day 3	RM 335.62
RM 3,500,000	3.5%	Day 4	RM 335.62
RM 3,500,000	3.5%	Day 5	RM 335.62
Total			RM 1678.10

Daily profit rate for RM 3,500,000 is computed based on the above:

Total profit earned end of month: RM 1678.10

General

9. The Bank's decisions relating to this Campaign are final and binding all participants.
10. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCSB. SCSB's decisions relating to this Campaign is final.
11. 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.
12. 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.
13. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by SCSB;
 - (b) Consent for SCSB to disclose or publish their personal information such as their names and identities and any general information that SCSB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and

- (c) Grant SCSB 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.
- 14. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.