



**STANDARD CHARTERED BANK MALAYSIA BERHAD &  
 STANDARD CHARTERED SAADIQ BERHAD**  
**H2 2021 Priority Private & Priority NTB / NTS Campaign – By Invite Only**  
**Terms and Conditions**

**Campaign**

- 1) The H2 2021 Priority Private and Priority Sign-Up Campaign – By Invitation Only (“Campaign”) is valid from 1 July 2021 to 31 December 2021 (inclusive of both dates) (“Campaign Period”).
- 2) This Campaign is open only to selected customers of Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) both thereafter will be referred to as “the Bank”.
- 3) By participating in this Campaign, participants agree to be bound by all the Campaign terms and conditions below. This Campaign terms and conditions must be read together with the Client Terms, product terms, Priority Banking terms and conditions (<https://www.sc.com/my/priority/tnc/>), Priority Private terms and conditions (<https://av.sc.com/my/content/docs/my-priority-private-tnc.pdf>) and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions, Client Terms, product terms, Priority Banking terms and conditions, and the relevant banking agreements, this Campaign terms and conditions shall prevail limited only to the inconsistencies.

**Eligibility**

- 4) This Campaign is open to the following clients:
  - a) selected New-to-Bank (“NTB”) Priority Private or Priority client who meets the following conditions:
    - i) signs up for the Priority Private or Priority;
    - ii) have a minimum of 1 Malaysia Ringgit denominated Current/Savings/Islamic Current/Islamic Savings account (“CASA”) with the Bank; and
    - iii) meets the AUM requirements detailed in Table A.
  - b) selected New-to-Segment (“NTS”) Priority Private or Priority client who meets the following conditions:
    - i) signs up for the Priority Private or Priority;
    - ii) does not have any existing deposit relationship with the Bank in the past 12 months (calculated backwards from 30 June 2021) but had opened a CASA account with the Bank during the Campaign Period; and
    - iii) meets the AUM requirements detailed in Table A.
  - c) Clients who is selected “By Invitation Only” and receive communication in the form of any 1 of the methods such as direct mail, electronic direct mail, SMS or phone call from the Bank. (hereafter, referred to as “**Eligible Client/participants**”).
- 5) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.

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- 6) The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
- 7) Accountholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach during the Campaign Period are not eligible to participate in this Campaign.
- 8) An Eligible Client who meets all of the requirements set out in Clause 4 above must maintain asset under management (“AUM”) balances of at least RM500,000 for at least 6 consecutive calendar months after the month of establishing the Priority Banking or Priority Private relationship in order to be entitled to receive a one-off Sime Darby Motors cash voucher reward (“Reward”).

### Interpretation

- 9) For the purpose of this Campaign:
  - a) **“New-to-Bank customer”** refers to an individual who do not have any existing relationship with the Bank and opens at least 1 current account(s), and/or savings account(s) (“Deposits Relationship”) as the primary holder and signs up for Priority Private or Priority with the Bank during the Campaign Period.
  - b) **“Fresh Funds”** means monies or funds howsoever transferred, credited or paid into an 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 investment assets held with SCBMB or SCSB.
  - c) **“Eligible Deposits”** refers to current/cheque account(s) and/or savings account(s) with the Bank and does NOT include time deposits. In the case of Islamic deposits, the participating products are Tawarruq based products only.
  - d) **“Month Average Balance (MAB)”** means the monthly average balances in an account. MAB is calculated as follows:  
**MAB during the month =  $\frac{\text{Total of day - end balances in the account during the month}}{\text{Number of days in the month}}$**
  - e) **“Selected Wealth Products”** means any Unit Trust / Islamic Unit Trust (collectively referred as “UT”), Bonds including Sukuk (“Bonds”), Fixed Coupon Note (“FCN”) purchased through SCBMB or SCBS branches Note: FCN is not available at SCSB branches
  - f) **“Selected Bancassurance Products”** means the single premium/contribution and regular premium/contribution bancassurance/bancatakaful products (including Takaful).
  - g) **“Annual Premium Paid” (“APE”)** refers to annualized premium / contribution for regular premium / contribution Banca products, or one-tenth of the premium / contribution for single premium / contribution Banca products.

### Reward Entitlement

- 10) The value of the Reward to be awarded to an Eligible Client shall be based on the total value of Fresh Funds placed during the Campaign Period and maintained in Eligible Deposits and/or Selected Wealth and Bancassurance products for a subsequent period of a minimum of 6 consecutive months from the month of placement. Refer to Table A below to entitle for the Reward.

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**Table A**

Total value of Fresh Funds placed and maintained in Eligible Deposits and/or Selected Wealth and Bancassurance products	Reward
RM500,000 until RM2,999,999	RM2,000 Sime Darby Motors cash voucher
RM3,000,000 and above	RM10,000 Sime Darby Motors cash voucher

- 11) For the avoidance of doubt, the Eligible Clients must maintain the Fresh Funds in Eligible Deposits and/or Selected Wealth and Bancassurance products till the last day of the 6th calendar month after the month of placement; failing which the Reward which the Eligible Client entitles to will be assessed based on the lower amount maintained during this time frame. The calculation of the eligible deposits placement will be based on MAB basis.

**Illustration 1:**

If an Eligible Client signs up for Priority and places RM900,000 of Fresh Funds in Eligible Deposits and/or Selected Wealth and Bancassurance products on 31 July 2021. However, in the month of August 2021 the Eligible Client withdraws RM400,000 from the Eligible Deposits and/or Selected Wealth and Bancassurance products and only maintains RM500,000 of those Fresh Funds. Therefore, the client will be awarded the Reward corresponding to the RM500,000 tier that is RM2,000.

**Illustration 2:**

If an Eligible Client signs up for Priority and places RM500,000 of Fresh Funds in Eligible Deposits and/or Selected Wealth and Bancassurance products on 31 July 2021. However, in the month of August 2021 the Eligible Client withdraws RM250,000 from the Eligible Deposits and/or Selected Wealth and Bancassurance products and only maintains RM250,000 of those Fresh Funds as of end June 2021. Therefore, the client will not be eligible to the Reward corresponding to the RM500,000 tier that is RM2,000.

- 12) Each Eligible Client shall only be entitled to claim the Reward from SCBMB or SCSB once under this Campaign regardless of the number of accounts that the Eligible Client opens with the Bank or the value of Eligible Deposits or Selected Wealth and Bancassurance products made. For joint accounts, the Bank will only award the Reward to the account holder nominated as the main account holder.
- 13) Each Eligible Client is only entitled to claim the Reward 1 time and up to the maximum value of RM10,000.
- 14) The Reward will be given to the first 500 Eligible Clients who fulfil the requirements under clause 10 and 11 above after which the Bank have the right to end this Campaign at an earlier date even though the Campaign Period have not ended.
- 15) This Campaign is not valid with other offers, discounts, rebates, vouchers, privileges or campaigns. In other words, the same Eligible Client is not entitled to both the Reward under this Campaign and any other rewards from other campaigns.

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- 16) The Reward under this Campaign will be delivered by courier to the residential mailing address as maintained in the Banks' system, or to the Banks' branch in Malaysia as requested by the Eligible Client. Delivery will not be made to a P.O. Box address or an address outside Malaysia. Any incidental expenses i.e. redelivery, taxes, etc must be borne solely by the Eligible Client.
- 17) The Bank will fulfil the Reward of the Eligible Client's as provided in Table B below and subject to Eligible Client fulfilling the condition under Clause 10 and 11.

**Table B**

Eligible Client who successfully signs up for Priority in:	Sime Darby Motors cash voucher will be sent to client at the latest by:
July 2021	February 2022
August 2021	March 2022
September 2021	April 2022
October 2021	May 2022
November 2021	June 2022
December 2021	July 2022

- 18) In the event that an Eligible Client terminates their Priority Private or Priority membership and/or ceases to maintain a minimum of 1 MYR Account prior to the Reward being fulfilled, the Bank can disqualify Eligible Client from this Campaign and forfeit the Reward.
- 19) The Bank has the discretion to forfeit the Reward in the event all account (s) is/are dormant, closed or terminated.
- 20) Notification shall be given by way of posting on the Bank's website should the Bank meet its Campaign target as stated in clause 14 above), or by such any other manner as determined by the Bank.
- 21) If the Bank discovers at any time that the Eligible Client fails to satisfy the requirements under this Campaign, the Eligible Client will lose his/her entitlement to the Reward. Eligible Clients who lost his/her entitlement to the Reward are not entitled to claim from the Bank any payment or compensation.
- 22) Eligible Clients whose account(s) is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Reward, will not be entitled to the Rewards under this Campaign.
- 23) Vouchers are from Sime Darby Motors Malaysia and are eligible based on the following brands as provided in Table C below:

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Table C

Brand	Cash Voucher*	
	RM 2,000.00	RM 10,000.00
Auto Bavaria and Sime Darby Auto Selection	Merchandise, Accessories and Service (for wear and tear items only)	
Sime Darby Auto Connexion Ford	Service (not covered under warranty) and Discount for next vehicle purchase from Sime Darby Auto Connexion Ford branches	
Sime Darby Auto Hyundai	Merchandise, Parts & Accessories, Service Maintenance, Insurance Premium** (renewal and new vehicle purchase)	
Jaguar Land Rover	Merchandise and Accessories	
Sime Darby Swedish Auto	Merchandise	Merchandise and Accessories

\*Cash voucher is subject to the Sime Darby Motors Malaysia's Terms and Conditions. Standard Chartered is not an agent of Sime Darby Motors Malaysia and makes no representation as to the quality of goods and /or services provided. Any dispute about the goods and /or services is to be resolved directly with Sime Darby Motors Malaysia.

\*\*Not Applicable for Standard Chartered Saadiq's clients

#### General

- 24) The Bank's records are final and conclusive for the purposes of this Campaign.
- 25) The Bank's decisions relating to this Campaign are final and binding upon 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.
- 26) The Bank may at any time vary any of these terms and conditions and extend the Campaign Period. Any such variation will be announced on the Bank's website at [sc.com/my](http://sc.com/my) or at branches or through electronic direct mail.
- 27) By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;
  - (ii) 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
  - (iii) 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.
- 28) In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other communication materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

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- 29) 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.

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