

TERMS AND CONDITIONS

Private, Priority & Premium Referral Campaign H1 2022

Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Private, Priority & Premium Referral Campaign H1 2022 (“**Campaign**”) will run from 1 January 2022 to 30 June 2022, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3.0 This Campaign Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement, these terms shall prevail limited only to the inconsistencies.

Eligibility

- 4.0 This Campaign is open to all of the Bank’s clients who fulfil the following conditions except for the Bank’s permanent or contract staff on Front Line Incentive Plan (“FLIP”) or Priority and Premium Banking department staff (non-FLIP including Branch staff), and non-individuals or corporate customers (“**Eligible Referrer**”):
 - 4.1 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - 4.2 introduce new clients to Priority Private/Priority/Premium and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 4.3 submit the fully completed online Priority Private/Priority/Premium Referral Form (“**Referral Form**”)
 - 4.3.1 Priority Private Online Referral Form: https://www.sc.com/my/priority/mgm/refer/?camp_id=PrivateReferral
 - 4.3.2 Priority Online Referral Form: https://www.sc.com/my/priority/mgm/refer/?camp_id=PriorityReferral
 - 4.3.3 Premium Online Referral Form: https://www.sc.com/my/priority/mgm/refer/?camp_id=PremiumReferral
- 5.0 In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“**Eligible Referee**”):
 - 5.1 Eligible Referee must be new to the Bank with no previous relationship with the Bank for the past 12 months prior to commencement of this Campaign Period;
 - 5.2 individuals over the age of 18 years;
 - 5.3 successfully signed for Priority Private/Priority/Premium membership during the Campaign Period. The Priority Private/Priority/Premium terms and conditions are available at www.sc.com/my/
- 6.0 By completing the Referral Form, the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
 - 6.1 that the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank;
 - 6.2 that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Campaign;
 - 6.3 that the Eligible Referrer has informed the Eligible Referee to read the privacy notice at the Bank’s website www.sc.com/my/; and
 - 6.4 that the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes of this Campaign.
- 7.0 Under this Campaign, the Eligible Referrer would be entitled to Reward as laid out at Clause 8.1 upon a Successful Referral of an Eligible Referee. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer have completed and submitted the Referral Form, and provided Eligible Referee who is equally eligible under the terms of this Campaign and successfully signed up for Priority Private/Priority/Premium membership during this Campaign Period in accordance with the terms and conditions as laid out here:

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- 7.1 The Eligible Referee is allowed to qualify for Priority Private/Priority/Premium membership provided that the Eligible Referee fulfils the requirements of the Priority Private/Priority/Premium terms and conditions and has to be a New-to-Bank (“**NTB**”) customer who maintain a minimum of RM3,000,000 (Priority Private), RM250,000 (Priority Banking) or RM100,000 (Premium Banking) fresh fund with the Bank in deposits and/or investments at time of fulfilment.
- 7.2 To be eligible for this campaign, Eligible Referee must complete their Customer Investment Profile (“CIP”)
- 7.3 The Eligible Referee and his/her joint account holders (if any) were not existing clients of the Bank in the past twelve (12) months prior to commencement of this Campaign period.
- 7.4 Where an Eligible Referee’s accounts are joint account, the account shall be treated as ONE (1) introduction only, irrespective of the number of accountholders.
- 7.5 The Eligible Referee’s account must not be a joint account held together with the Eligible Referrer.
- 7.6 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.
- 7.7 “Fresh Funds” means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA / Islamic CASA 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).

Reward

- 8.1 Eligible Referrer with Successful Referral(s) will be entitled to Reward as stated below:

Number of Successful Referrals	Reward
Each (1) Successful Priority Private Referral	RM3,388 per referral (cash reward)*
Each (1) Successful Priority Referral	RM618 per referral (cash reward)*
Each (1) Successful Premium Referral	RM118 per referral (cash reward)*

Note: Alternatively, Eligible Referrer may opt to pledge their rewards to Futuremakers, a global initiative by Standard Chartered aiming to raise USD50 million to tackle inequality and promote economic inclusion across our markets. Please speak to your Relationship Manager or Branch Staff for further information on how you can pledge your rewards to Futuremakers.

- 8.2 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 8.3 The Bank reserved the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 8.4 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 8.5 The cash reward will only be given in sequential order from the first Eligible Referrer who fulfilled all the criteria until the capping amount of RM332,720 is exhausted under this Campaign. There is no cap in the cash reward that the Eligible Referrer can be given under this Campaign as long as the requirements under clause 5 are fulfilled.
- 8.6 The cash reward will be credited to the Eligible Referrer’s MYR SCBMB or SCSB active savings/current account (“**Account**”) within 90 days after the end of the Campaign or whichever time earlier that the bank deems fit.
- 8.7 If the Eligible Referrer has more than one Account, cash reward will be credited to the active Account held in the Eligible Referrer’s sole name based on the latest account opening date held in the Bank’s records.
- 8.8 In the event the Eligible Referrer only has joint accounts, it will be credited to the active Account with the latest account opening date as held in the Bank’s records.
- 8.9 In the event Eligible Referrer has both current account and savings account and opened on the same date, cash reward will be credited to the active current account.
- 8.10 The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.

Illustration of Reward Eligibility

- 9.1 Eligible Referrer submitted four (4) Priority Private referrals and the following Eligible Referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. Two (2) out of the four (4) referrals will not be successful as the Asset Under Management (“AUM”) of Referee C is not met and Referee D is an existing client of the Bank for the last twelve (12) months. The Eligible Referrer will be entitled to RM6,776 cash reward based on two (2) successful referral cases.

Referees & AUM	Eligibility	Successful Referral Count
A AUM of RM3,500,000	<ul style="list-style-type: none"> ✓ Referee A fulfils the Priority Private criteria of minimum RM3,000,000 AUM fresh funds ✓ Referee A completed CIP ✓ Referee A is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee A account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee. 	1
B AUM of RM5,000,000	<ul style="list-style-type: none"> ✓ Referee B fulfils the Priority Private criteria of minimum RM3,000,000 AUM fresh funds ✓ Referee B completed CIP ✓ Referee B is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee B account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	1
C AUM of RM90,000	<ul style="list-style-type: none"> ✗ Referee C does not fulfil the Priority Private criteria of minimum RM3,000,000 AUM fresh funds ✓ Referee C completed CIP ✓ Referee C is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee C account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0
D AUM of RM3,100,000	<ul style="list-style-type: none"> ✓ Referee D fulfils the Priority Private criteria of minimum RM3,000,000 AUM fresh funds ✓ Referee D completed CIP ✗ Referee D is an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee D account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0

- 9.2 Eligible Referrer submitted four (4) Priority Banking referrals and the following referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. Two (2) out of the four (4) referrals

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will not be successful as the Asset Under Management (“AUM”) of Referee C is below RM250,000 and Referee D is an existing client of the Bank for the last twelve (12) months. The Eligible Referrer will be entitled to RM1,236 cash reward based on two (2) successful referral cases.

Referees & AUM	Eligibility	Successful Referral Count
A AUM of RM500,000	<ul style="list-style-type: none"> ✓ Referee A fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee A completed CIP ✓ Referee A is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee A account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee. 	1
B AUM of RM250,000	<ul style="list-style-type: none"> ✓ Referee B fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee B completed CIP ✓ Referee B is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee B account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	1
C AUM of RM50,000	<ul style="list-style-type: none"> ✗ Referee C does not fulfil the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee C completed CIP ✓ Referee C is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee C account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0
D AUM of RM350,000	<ul style="list-style-type: none"> ✓ Referee D fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee D completed CIP ✗ Referee D is an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee D account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0

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General

- 10.1 The Bank's decisions relating to this Campaign are final and binding all participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
- 10.2 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
- 10.3 By participating in the Campaign, all participants:
 - 10.3.1 consent for The Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward;
 - 10.3.2 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
 - 10.3.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 10.4 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.

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