

## Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Q1 2021 Private, Priority & Premium Banking NTW Campaign Terms and Conditions

### Campaign

1. The Q1 2021 Private, Priority & Premium Banking NTW Campaign (“Campaign”) is valid from 4 January to 31 March 2021, both dates inclusive (“Campaign Period”).
2. This Campaign is open to Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) existing and new Private, Priority & Premium Banking clients. Both existing and new Private, Priority & Premium Banking client must be New-to-Wealth or is a selected “By Invitation” client who receives an invitation to participate by either via a phone call, SMS or email from the Bank.
3. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the 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. This Campaign is open to:
  - i) Individuals who is New-to-Wealth (“NTW”) clients with no existing wealth asset under management (“AUM”) and no wealth transactions in the past 12 months or selected “By Invitation” client who receives an invitation to participate by either via a phone call, SMS or email from the Bank.
  - ii) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
  - iii) The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
  - iv) 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.

### Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to January, February and March 2021.
- b) “**Bank**” refers to SCBMB and SCSB.
- c) “**Eligible Account Holders**” mean Eligible Account Holders who do not have existing wealth as stated in Clause 4(i) with SCBMB and/or SCSB prior to 31 December 2020.
- d) “**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 SCSB branches whereby the Eligible Account Holder:
  - i. Pays a minimum sales charge of 2.5% for UT;
  - ii. Pays a minimum spread of 2% for Bonds



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- iii. Pays a minimum spread of 2% for FCN
- e) **“Selected Bancassurance Products”** means the single premium/contribution and regular premium/contribution bancassurance products (including Takaful) that stated under Clause 10.
- f) **“Annual Premium Paid” (“APE”)** is defined as the annualized premium or contribution amount for regular premium or contribution.
- g) **“New-To-Wealth Eligible Account Holders”** mean Eligible Account Holders who have never invested (means no transaction) and do not have AUM with SCBMB and SCSB for the past 12 months prior to the Campaign Period.
- h) **“Total Net Qualifying Cumulative Investment** mean the Eligible Account Holder’s total net investment amount (Total Subscriptions minus Total Redemptions) in Selected Wealth Products and Selected Bancassurance Products, which are placed through SCBMB and/or SCSB during the Campaign Period.
  - 1.1 “Total Subscriptions” means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.
  - 1.2 “Total Redemptions” means total redemptions of UT and Bonds made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.
  - 1.3 The Total Net Qualifying Cumulative Investment in Selected Products is calculated as follows:  
Total Subscriptions minus Total Redemptions in value during the Campaign Period.

#### Gift Entitlement

5. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) as stated in Table A. The Bank’s record of the transaction shall be final and conclusive.
6. The cash reward will be credited into the Eligible Client’s MYR SCBMB or SCSB active savings/current account (**“Account”**) within 90 days after the Campaign ends.
7. If the Eligible Client has more than one Account, the Bank will base on the latest account opening date credit the cash reward into the active Account which is held in the Eligible Referrer’s sole name.
8. In the event the Eligible Client only has a joint account or more than 1 joint account, the Bank will base on the latest account opening date credit the cash reward into the active Account.
9. In the event Eligible Client have both current account and savings account and opened on the same date, the Bank will credit the cash reward into the active current account.
10. The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.



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**Table A – Gift Entitlement**

NTW Tier	1	2	3	4
RB/UT/Banca Purchase Amount (RM)	100,000 - 249,999	250,000 - 499,999	500,000 - 999,999	1,000,000 and above
Gift (RM)	388.00 cash reward	988.00 cash reward	2,988.00 cash reward	6,088.00 cash reward

11. Unit Trust Investment / Islamic Unit Trust under the Employee Provident Fund (EPF) scheme is not allowed under this Campaign.
12. Selected Bancassurance Products is as per Table B below:

**Table B**

No	Bancassurance Products	Category
1	PRUsignature Reward	Regular Premium/Contribution
2	PRUsignature	
3	PRUsignature Infinite	
4	Premier Vantage (Bancatakafu)	
5	Premier Legacy Beyond (Bancatakafu)	
6	PRUsignature Reserve	
7	PRUsignature Invest	Single Premium
8	PRUsignature Prime	

13. Computation of single premium/contribution Bancassurance investment for gift entitlement purpose is based on total amount of the single premium/contribution (in Ringgit Malaysia). Computation of regular premium / contribution for gift entitlement purpose is based on the APE with a maximum capping of 5 years (on Banca premium / contribution).

**Example:**

- Mrs Dian has a wealth AUM of RM0 as at 31 December 2020 and she invested RM500,000 in Selected Wealth Products/Selected Bancassurance Products during the Campaign Period. Mrs Dian will be entitled to cash reward of RM2,988.00.
- Mr Raju has a wealth AUM of RM0 as at 31 December 2020 and he invested RM500,000 in Selected Wealth Products/Selected Bancassurance Products on 1 February 2021. He subsequently made a redemption of RM100,000 on 13 March 2021. His final Total Net Qualifying Cumulative Investment as at 31 March 2021 is RM400,000. Mr Raju will be entitled to cash reward of RM988.00.


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Wealth AUM (as at 31 December 2020)	Wealth Purchase (1 February 2021)	Wealth Redemption (13 March 2021)	Total Net Qualifying Cumulative Investment	Gift Entitlement
RM0	RM500,000	RM100,000	RM500,000 – RM100,000 =RM400,000	RM988.00 cash reward

14. Placement in the Eligible Accounts, Investment Selected Wealth and Products Selected Bancassurance Products will be accumulated and counted throughout the Campaign Period to enable the Eligible Account Holder to be eligible for a Gift in accordance to Table A. Each client will only be eligible to receive one Gift throughout the Campaign Period.
15. Tabulation of the investment in Selected Wealth Products will be based on a net total investment amount (Total Subscriptions minus Total Redemptions) during the Campaign Period.
16. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in the Selected Wealth Products and Selected Bancassurance Products.
17. Notification shall be given by way of posting on the Bank's website should the Bank meet its campaign target based on the total campaign allocation (if any), or by such any other manner as determined by the Bank.
18. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Eligible Account Holders who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
19. Eligible Account Holders whose Eligible Account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.

#### General

20. 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 solely by the Bank.
21. 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](http://sc.com/my)
22. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;



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- (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.
23. 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.
24. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.



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