

**Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad  
Private, Priority & Premium Banking Sign Up and Upgrade with Wealth Management  
("WM") Campaign Terms and Conditions**

**Campaign**

1. The Q1 2021 Private, Priority & Premium Banking Sign Up and Upgrade with WM Campaign ("Campaign") is valid from 4 January to 31 March 2021, inclusive of both dates or upon the Gift Entitlement (Clause 6) reaching the maximum of RM80,000, whichever happens first ("Campaign Period").
2. This Campaign is open only to selected clients of Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB"), both known as 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 Client Terms, product terms, Priority Banking terms and conditions (<https://www.sc.com/my/priority/tnc/>), Investment Product Terms and the relevant banking agreements. If there are any inconsistencies between these terms and the Client Terms, product terms, Priority Banking terms and conditions, Investment Product Terms and the relevant banking agreements, these terms shall prevail limited only to the inconsistencies.

**Eligibility**

4. This Campaign is open to:-
  - (a) selected New-to-Bank ("NTB") and New-to-Segment ("NTS") premium client who sign up by invitation on or before 31 March 2021 and meets:
    - (i) the minimum Premium Asset Under Management ("AUM") requirement of RM100,000 (Tier 1) in:
      - (a) deposit; and
      - (b) wealth management products where the client must purchase a minimum of RM50,000 in lump sum Unit Trust/Islamic Unit Trust ("UT") or Retail Bond/Sukuk ("RB") or Fixed Coupon Note ("FCN") with a minimum sales charge / spread of 2.00% or purchase a minimum of RM20,000 in selected Bancassurance/Bancatakaful products ("Banca") (refer to Table B below);
  - (b) selected New-to-Bank ("NTB") and New-to-Segment ("NTS") priority client who sign up by invitation on or before 31 March 2021 and meets:
    - (i) the minimum Priority Asset Under Management ("AUM") requirement of RM300,000 (Tier 2) in:
      - (a) deposit; and
      - (b) wealth management products where the client must purchase a minimum of RM100,000 in lump sum Unit Trust/Islamic Unit Trust ("UT") or Retail Bond/Sukuk ("RB") or Fixed Coupon Note ("FCN") with a minimum sales charge / spread of 2.00% or purchase a minimum of RM50,000 in selected Bancassurance/Bancatakaful products ("Banca") (refer to Table B below);

**OR**



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- ii) the minimum Priority Asset Under Management (“AUM”) requirement of RM500,000 (Tier 3) in:
  - (a) deposit; and
  - (b) wealth management products where the client must purchase a minimum of RM200,000 lump sum Unit Trust/Islamic Unit Trust (“UT”) or Retail Bond/Sukuk (“RB”) or Fixed Coupon Note (“FCN”) with a minimum sales charge / spread of 2.00% or purchase a minimum of RM100,000 in selected Bancassurance/Bancatakaful products (“Banca”) (refer to Table B below);

**OR**

- iii) the minimum Priority Asset Under Management (“AUM”) requirement of RM1,000,000 (Tier 4) in:
  - (a) deposit; and
  - (b) wealth management products where the client must purchase a minimum of RM400,000 in lump sum Unit Trust/Islamic Unit Trust (“UT”) or Retail Bond/Sukuk (“RB”) or Fixed Coupon Note (“FCN”) with a minimum sales charge / spread of 2.00% or purchase a minimum of RM150,000 in selected Bancassurance/Bancatakaful products (“Banca”) (refer to Table B below);

**OR**

- iv) the minimum Priority Asset Under Management (“AUM”) requirement of RM3,000,000 (Tier 5) in:
  - (a) deposit; and
  - (b) wealth management products where the client must purchase a minimum of RM1,000,000 in lump sum Unit Trust/Islamic Unit Trust (“UT”) or Retail Bond/Sukuk (“RB”) or Fixed Coupon Note (“FCN”) with a minimum sales charge / spread of 2.00% or purchase a minimum of RM350,000 in selected Bancassurance/Bancatakaful products (“Banca”) (refer to Table B below);

- b) UT purchase must be made in a lump sum but excludes Regular Savings Product (RSP).
- c) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
- d) The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
- e) 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.



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### Campaign Offer

5. Clients who fulfilled the criteria (Clause 4) is entitled to the Gift provided under Clause 6. The Gift entitlement shall be on first come first serve basis. The Bank's record of the qualifying AUM shall be final and conclusive.
6. The Gift cannot be transferred, nor can they be exchanged for any other items.

### Table A – Gift Entitlement

Tier	Eligibility	Gift
Tier 1	AUM RM100,000 with min. purchase of RM50,000 RBUT / RM20,000 Banca APE	RM388 cash reward
Tier 2	AUM RM300,000 with min. purchase of RM100,000 RBUT / RM50,000 Banca APE	RM988 cash reward
Tier 3	AUM RM500,000 with min. purchase of RM200,000 RBUT / RM100,000 Banca APE	RM1,988 cash reward
Tier 4	AUM RM1,000,000 with min. purchase of RM400,000 RBUT / RM150,000 Banca APE	RM4,988 cash reward
Tier 5	AUM RM3,000,000 with min. purchase of RM1,000,000 RBUT / RM350,000 Banca APE	RM11,888 cash reward

\*APE – Annualized Premium/Contribution Equivalent

7. 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.
8. 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.
9. 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.
10. 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.
11. The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.
12. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in Selected Wealth Products and Selected Banca Products.
13. Notification shall be given by way of posting on the Bank's website should the Bank meets the Campaign target based on the total Campaign allocation, or by such any other manner as determined by the Bank.



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14. If the Bank discovers at any time that the client fails to satisfy the requirements under this Campaign, the client loses his/her entitlement to the Gift/s. Client who lost his/her entitlement to the Gift or whose gift/s have been forfeited are not entitled to any payment or compensation.
15. Clients whose 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.
16. Selected Bancassurance/Bancatakaful Products is as per Table B below and may include any other new Bancassurance/Bancatakaful product/s launched during the Campaign Period:

**Table B**

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

**General**

17. The Bank's records are final and conclusive for the purposes of this Campaign.
18. 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.
19. 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).
20. 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.
21. 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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22. 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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