

Standard Chartered Bank Malaysia Berhad Publika Branch Opening Offer for Privilege Savings Account Terms and Conditions

Campaign

1. The Publika Branch Opening Offer for Privilege Savings Account Campaign (“Campaign”) is valid from 21 August 2017 – 31 October 2017 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to:-
 - i) Individuals who open a Privilege Savings Account (Personal Banking or Priority Banking) with Standard Chartered Bank Malaysia Berhad Publika Branch (“Publika Branch”) during the Campaign Period and maintain their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period (hereinafter referred to as “Eligible Account Holders”).

Interpretation

For the purpose of this Campaign:

- a) **“Fresh Funds”** means monies or funds howsoever transferred, credited, or paid into an Eligible 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 Wealth assets held with Standard Chartered Bank Malaysia Berhad (“SCB”) or Standard Chartered Saadiq Berhad (“SCSB”). However, transfers of funds from other current and/or savings (“CASA”) account within SCB or SCSB are not considered Fresh Funds.
- b) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into Eligible Accounts for the purposes of this Campaign.

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Participation

4. The Eligible Account Holders are required to fulfill all the following requirements in order to participate in this Campaign:
 - (a) Must deposit or credit Fresh Funds or place into a Privilege Savings Account; and
 - (b) Fresh Funds in the Privilege Savings Account must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.

5. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table A subject to Gift availability, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive

Table A

Fresh Funds	Gift
Every RM3,000	One (1) unit of Golf Umbrella
Every RM10,000	One (1) unit EWA Bluetooth Speaker (“Bluetooth Speaker”)

6. For avoidance of doubt, Eligible Account Holders will be entitled to receive the following gifts based on the total Fresh Funds deposited as per Table B below.

Table B

Total Fresh Funds	Gifts Entitled
RM13,000 Fresh Funds	One (1) unit of Golf Umbrella AND One (1) unit of Bluetooth Speaker OR Four (4) units of Golf Umbrella
RM20,000 Fresh Funds	Two (2) units of Bluetooth Speaker OR One (1) unit of Bluetooth Speaker AND three (3) units of

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	Golf Umbrella OR Six (6) units of Golf Umbrella
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7. Eligible clients can collect a maximum six (6) Bluetooth Speakers and size (6) Golf Umbrellas each during the Campaign Period.
8. The Fresh Funds in a single deposit or placement must be made by the Eligible Account Holder at the minimum sum RM3,000 or RM10,000 respectively in order to be entitled for the Gifts as tabled above.
9. Letter of Gift Entitlement will be issued through the Bank's branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through the Bank's branch. The letter will state the Gift the Eligible Account Holder is entitled to. Through the letter the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted to the branch where the Fresh Funds are deposited or placed.
10. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Privilege Savings Account and the monies deposited shall be allocated for four (4) months.
11. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table C below for each Gift/s from the Eligible Account Holder's Privilege Savings Account.
12. The total units of Gifts available are as stated in Table C in the following page.

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Table C

Gifts	Total Units Available	Payment (RM)
Golf Umbrella	100	RM30
EWA Bluetooth Speaker	75	RM89

13. Notification shall be given by way of posting on the Bank's website should the Bank run out of stocks, or by such any other manner as determined by the Bank.
14. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
15. Monies deposited for this Campaign will not qualify to participate in other current or savings account campaigns offering gifts during the Campaign Period.
16. 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. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
17. Upon successful validation of Fresh Funds deposited as per Clause 3a, signing of the Letter of Gift Entitlement as per Clause 9 and upon allocation of Fresh Funds as per Clause 10, the Eligible Account Holder will be given the entitled Gift at Publika branch.
18. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
19. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional propos, accessories or equipment featured.
20. Eligible Account Holders are advised to examine the Gift/s upon receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.



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21. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
22. Eligible Account Holders whose Privilege Savings Account is 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

23. Privilege Savings Account is eligible for protection by PIDM.
24. 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.
25. 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.
26. 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.
27. 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.
28. 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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