

Standard Chartered Bank Priority Banking unQualified to Qualified Term deposit-i Campaign

Campaign

1. The Standard Chartered Bank Priority Banking Unqualified to Qualified Term deposit-i Campaign (“Campaign”) is valid from 26 August 2020 – 4 September 2020 (“Campaign Period”), both dates inclusive.
2. 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 Campaign terms and the relevant product terms and the banking agreement, these Campaign terms shall prevail limited only to the inconsistencies.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

Eligibility

4. This Campaign is open to the following individuals:-
 - i) Aged 18 years old and above
 - ii) Selected existing Priority Banking
 - iii) Existing Priority Banking clients who participates in this Campaign and tops up their total deposit / investment requirement to become a qualified Priority Banking client
 - iv) Must have or open a Term deposit-i account and must maintain good standing of their account, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period.
 - v) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
(hereinafter referred to as “Eligible Clients/participants”).



TERMS AND CONDITIONS
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Standard Chartered Bank Malaysia Berhad 198401003274
Standard Chartered Saadiq Berhad 200801022118

26 August – 4 September 2020

Interpretation

5. For the purpose of this Campaign:
- “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 Term deposit-i 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 SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term deposit-i with SCSB are not considered Fresh Funds.
 - “Qualified Priority Banking”** means client tops up and maintains a minimum of RM250,000 fresh funds with the Bank in deposits and/or investments or take up a minimum of RM1,000,000 in housing loans/financing with the Bank.

Promotional Rate

6. Eligible Clients who satisfy all the requirements set out in this Campaign terms and condition will enjoy the following TD-i promotional rate as per Table A below (“Promotional Rate”).

Table A: Term deposit-i (TD-i)

Tenure	Promotional Rate
6 months	2.35% p.a. with Term deposit-i placement



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7. The maximum TD-i placement limit is RM1,000,000 per client.
8. Multiple placements in multiple receipts are permitted subject to meeting the conditions set out in Clause 5(c).
9. All TD-i placements under this Campaign will be automatically be renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
10. For early upliftment of TD-i, Eligible Clients will not be entitled to earn any profit Eligible Clients shall provide 'ibra' (rebate) on the total profit that was agreed at the time of the placement.
11. Eligible Clients are allowed to withdraw the TD-i upon maturity by providing SCBMB and SCSB branches clear and precise instructions in writing.
12. The Bank reserves the right to amend this Campaign terms and conditions, with prior notice. The amendments might include the Campaign promotional rate in line with any change in the prevailing Overnight Policy Rate that may take place during the duration of the Campaign Period. However, the change of the Campaign promotional rate would not affect existing Eligible Clients who have participated in the Campaign.
13. Any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Clients to any claims or compensations against the Bank for any losses, damages, costs or expenses.



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General

14. 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.
15. 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.
16. 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.
17. 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.
18. 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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