

Standard Chartered Bank Malaysia Berhad “Publika Branch Saturday Banking” Campaign Terms and Conditions

Campaign

1. Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) “Publika Branch Saturday Banking Campaign” (“**Campaign**”) will be held on 10th, 17th and 24th March 2018 (“**Event Dates**”).
2. The Event will be held at Standard Chartered Bank Malaysia Berhad Publika branch (“**Publika Branch**”), Lot 4 & 5, Shopping Gallery, Solaris Dutamas, No. 1, Jalan Dutamas 1, 50480 Kuala Lumpur from 10am – 8pm, in which Publika branch will be open for operations during the Event Dates.
3. Campaign offers as listed under Clause 9 (“**Offers**”) are effective from 10th March until 31st March 2018 (both dates inclusive) (“**Campaign Period**”).
4. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

5. This Campaign is open to the following individuals:
 - 5.1. Individuals of 18 years and above; AND
 - 5.2. Individuals without a current or savings account with SCBMB who attended the Event and signs up for a Privilege Savings Account, eSavers Account, JustOne Account or MyDream Account during the Event (“**Eligible CASA**”)
 - 5.3. Individuals with a current or savings account with SCBMB and signs up for a Eligible CASA during the Event and maintain their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
 - 5.4. Referral (as defined in Clause 8) who open a Time Deposit Account with SCBMB and have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (collectively referred to as “**Eligible Client**”)

Interpretation

6. For purposes of this Campaign:
 - 6.1 The promotional Time Deposit rate offer is applicable to clients who open a SCBMB Time Deposit (“**TD**”) account (“**Eligible Time Deposit Account(s)**”).

MEMBER



sc.com/my

TERMS AND CONDITIONS

“Publika Branch Saturday Banking” Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

- 6.2 **“Primary accountholder”** means (in a joint account) the accountholder whose name appears first in the Bank’s records;
- 6.3 **“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 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 Standard Chartered . However, transfers of funds from other current and / or savings (“CASA”) or including maturity and/or upliftment of Time Deposit account within SCBMB or SCSB are not considered Fresh Funds.
7. **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA Account(s).
8. **“Referral”** means an existing SCBMB or SCSB client who recommends a friend, relative or acquaintance who is a new-to-bank client.
9. **“New-To-Bank client”** means new SCBMB or SCSB clients who do not have any Retail Banking Product with either SCBMB or SCSB OR existing client of SCBMB / SCSB who does not hold a Time Deposit, current account or savings account.
10. **“Retail Banking Product”** refers to any credit card, deposits, mortgage, personal loan and wealth management products offered by SCBMB or SCSB.

Offers

11. The following promotional offers are extended during the Event:
- Time Deposit Promotional Rate Offer
 - Exclusive Gifts Offer

Time Deposit Promotional Rate Offer

12. Each Eligible Client who satisfies all requirements set out in this Campaign terms and conditions will enjoy the following promotional rates for Time Deposit (“TD”) as per Table A below (“Promotional Rates”).

Table A:

Tenure	Client Type	Promotional Rates
12-months	Referral	4.30% p.a. with RM5,000 minimum placement in the Eligible CASA
12-months	New-to-Bank	4.35% p.a. with RM5,000 minimum placement in the Eligible CASA

13. The Promotional Rates are valid from 10th March 2018 until 31 March 2018 for Fresh Funds only.

MEMBER



sc.com/my

TERMS AND CONDITIONS

“Publika Branch Saturday Banking” Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

14. To be eligible for the Promotional “New-To-Bank” Rate, the Referral must bring along a New-to-Bank client to Publika branch during the Campaign Period, and the Promotional “New-To-Bank” Rate will be applicable once the Referral and New-To-Bank client has deposited their respective Fresh Funds in the Eligible Time Deposit and Eligible CASA account no later than 31 March 2018.
15. Each TD placement under this Campaign must be a minimum of RM10,000 and the maximum placement per Client is RM500,000. The maximum limit is based on total aggregate TD placements in SCBMB. Multiple deposits in multiple receipts are permitted.
16. In addition, each TD placement must be accompanied by a minimum placement of RM5,000 in the Eligible CASA, regardless of the TD placement amount. For illustration purpose, kindly refer to Table B below.

Table B:

Client Type	TD Placement	Applicable TD Promotional Rate	Required Placement in CASA
Referral A	RM10,000	4.30% p.a.	RM5,000
Referral B	RM250,000	4.30% p.a.	RM5,000
Referral C	RM500,000	4.35% p.a.	RM5,000
New-To-Bank A	RM15,000		

17. All TD placements under this Campaign will be automatically renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
18. SCBMB will only accept a total TD placement amount of RM6,000,000 under this Campaign. Once the total has been achieved, SCBMB reserves the right to terminate the Promotional Rate Offer. SCBMB will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.
19. Any premature withdrawal of TD under this Campaign is subject to the following:-
 - 17.1 No interest will be paid on the TD if it is fully withdrawn before the end of the three (3) months from its start date
 - 17.2 If a TD is withdrawn after three (3) months from its start date but before its maturity date, interest is only payable at half of the relevant contracted rate for each complete month
 - 17.3 Where the premature withdrawal is only part of the TD amount, any partial withdrawal of the TD must be in whole multiples of RM5,000
 - 17.4 The undrawn amount remaining in the TD after the partial withdrawal must be at least RM5,000
 - 17.5 The remaining portion of the TD will continue to earn interest at the Promotional Rate for the rest of the originally agreed term.

MEMBER



sc.com/my

TERMS AND CONDITIONS

“Publika Branch Saturday Banking” Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

Exclusive Gifts Offer

20. Eligible CASA Accountholders will be entitled to the following gift items (“Gift”) stated in Table C 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. SCBMB’s record as to time of submission shall be final and conclusive.

Table C:

Fresh Funds	Gift
RM2,000	<ul style="list-style-type: none"> ▪ One (1) limited edition earphone ▪ Limited to one (1) gift per account
Every RM3,000	<ul style="list-style-type: none"> ▪ One (1) limited edition plush toy ▪ Maximum of twelve (12) gifts per account
RM10,000	<ul style="list-style-type: none"> ▪ One (1) EWA Bluetooth speaker ▪ Limited to one (1) gift per account

21. The Fresh Funds in the Eligible CASA will be allocated for the Allocation Period. The Eligible Client cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.

22. The Fresh Funds must be placed in a single deposit or placement must be made by the Eligible Account Holder at a minimum sum of RM2,000, RM3,000 or RM10,000 respectively in order to be entitled for the Gifts as tabled above.

23. Letter of Gift Entitlement will be issued by Publika branch to Eligible Account Holders who opened a new account and deposited or placed Fresh Funds at Publika branch.

24. 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 Eligible CASA and the monies deposited shall be allocated for four (4) months.

25. 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 D below for each Gift/s from the Eligible Account Holder’s CASA.

26. There are in total six (6) types of Plush Toys to be given away during the Campaign Period namely the Ewok, Chewbacca, Storm Trooper, Yoda, R2D2 and Darth Vader. The type(s) of Plush Toys given out to individual customers will be decided by the Bank.

27. The total units of Gifts available are as stated in Table D.

MEMBER



sc.com/my

TERMS AND CONDITIONS

“Publika Branch Saturday Banking” Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

Table D

Gifts	Total Available	Units	Payment (RM)
Limited Edition Earphones	50		RM30
Limited Edition Plush Toy with the following breakdown:-			
- Ewok	10		RM58
- Chewbacca	10		
- Storm Trooper	10		
- Yoda	10		
- R2D2	10		
- Darth Vader	10		
EWA Bluetooth Speaker	20		RM89

28. Notification shall be given by way of posting on SCBMB's website should SCBMB run out of stocks of the listed gifts, or by such any other manner as determined by the Bank.
29. 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.
30. Monies deposited for this Campaign will not qualify to participate in other CASA or current / savings account-i campaigns offering gifts during the Campaign Period.
31. If the Bank discovers at any time that the Eligible CASA Account Holder fails to satisfy the requirements under this Campaign, the Eligible Client 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.
32. The Gifts will be dispensed to the Eligible CASA Account Holder at the branch upon successful allocation of Fresh Funds.
33. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
34. Eligible CASA 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 CASA 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.
35. 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.

MEMBER



sc.com/my

TERMS AND CONDITIONS

"Publika Branch Saturday Banking" Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good

36. Eligible CASA Account Holders whose CASA 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.
37. The Gift/s will be given to the relevant primary accountholder as indicated in SCBMB's records only.

General

35. Eligible CASA Accounts under this Campaign are eligible for protection by PIDM.
36. SCBMB'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.
37. SCBMB 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.
38. 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 SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCBMB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (iii) grant SCBMB 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.
39. 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.
40. 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.

MEMBER



sc.com/my

TERMS AND CONDITIONS

"Publika Branch Saturday Banking" Campaign
10th – 31st March 2018

Standard Chartered Bank Malaysia Berhad (115793-P)

Here for good