

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Q2 2019 New-To-Wealth Campaign Terms & Conditions

Campaign

1. The Q2 New-To-Wealth Campaign (“Campaign”) is valid from 12 April 2019 to 30 June 2019, both dates inclusive (“Campaign Period”)
2. This Campaign is open to Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “the Bank”) existing and new clients.
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 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 the Bank’s clients who fulfil the following conditions (“Eligible Clients”):
 - 4.1 receive a special invitation by the Bank to which may be made via phone calls, Electronic Direct Mails (eDM) or Short Messaging Service (SMS);
 - 4.2 New-to-Wealth (“NTW”) clients (refer to paragraph 5.1 below);
 - 4.3 individuals aged 21 and above;
 - 4.4 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 4.5 the persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
5. For the purpose of this Campaign:
 - 5.1 “New-To-Wealth Clients” means the Bank’s clients who have never invested (means no transaction) in any Wealth Management products and do not have asset under management in any of the Selected Wealth Products (which includes Unit Trust, Islamic Unit Trust, Bonds, Sukuk, Structured Investment, Premium Currency Investment), Takaful Products, Selected



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Bancassurance, Selected BancaTakaful Products or equity linked investment with the Bank in the past twelve (12) months prior to the Campaign Period.

- 5.2 The Wealth management product under this promotion is only for Unit Trust (UT), Islamic Unit Trust (“Unit Trust Investment”), Bond and Sukuk. *NOTE: Please refer to the branch personnel for the list of relevant wealth investment products which comply with the above*
- 5.3 Regular Savings Plan (“RSP”) and Unit Trust Investment / Islamic Unit Trust under the Employee Provident Fund (EPF) scheme is not allowed under this Campaign.

Offer: 0% Sales Charge/Fee on your first Unit Trust, and/or Islamic Unit Trust, and/or Bond, and/or Sukuk Investment

- 6. Subject to paragraph 9 below, only the first Unit Trust/Islamic Unit Trust and/or Bond/Sukuk Investment by the Eligible Client will enjoy this 0% sales charge/fee offer. Multiple investment transactions are allowed to enjoy the 0% sales charge/fee offer provided that these transactions are made on the same day the initial investment transaction is made, subject to the minimum and maximum amount threshold stated in paragraph 8 below will be treated as eligible for this offer.
- 7. Any subsequent Wealth Management product investment (Unit Trust, Islamic Unit Trust, Bonds, Sukuk, Structured Investment, Premium Currency Investment, Takaful Products, Bancassurance or Selected BancaTakaful products), will carry the applicable sales charge / spread or fees respectively for the product being purchased.
- 8. The offer of 0% sales charge/fee refer only to the applicable upfront sales charge /fees levied by the Bank.

| Segment | Minimum Investment Size Per Eligible Client | Maximum Investment Size Per Eligible Client |
|-------------------------------------|---|---|
| Priority Banking Clients | MYR 100,000 | MYR 250,000 |
| Premium or Personal Banking clients | MYR 40,000 | MYR 250,000 |

- 9. The Bank will award the 0% Sales Charge/Fee offer to the first 600 Eligible clients who fulfil the campaign criteria under this Campaign. Once the number of Eligible Clients has been achieved, the Bank reserves the right to terminate this campaign. The Bank will not accept any further investments under the 0% Sales Charge/Fee offer even though the Campaign Period may not have expired.



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10. If any Eligible Clients exercises cooling-off right or cancels the Unit Trust/Islamic Unit Trust and/or Bond/Sukuk investment during the Campaign Period, he/she is no longer fulfilling the eligibility criteria, the Eligible Clients will not be entitled to the offer under this Campaign.
11. These Terms and Conditions are not intended to be an invitation or offer for subscription for the investments nor does it amount to solicitation by the Bank for the purchase of such securities by anyone. Eligible Clients should ensure they understand all features and risks of each investment before making an investment.

General

12. Eligible Clients who participate in this Campaign will not be eligible for other promotions or campaigns offered by the Bank during the Campaign Period.
13. 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.
14. 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
15. By participating in the Campaign, all participants:
 - 15.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 15.2 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
 - 15.3 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.
16. If any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials, these terms and conditions shall prevail.
17. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to purchases in the above Wealth Management products covered by this Campaign.
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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