

STANDARD CHARTERED BANK MALAYSIA BERHAD
RESIDENTIAL MORTGAGE ZERO COST CAMPAIGN

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Residential Mortgage Zero Cost Campaign** ("Campaign") commences on **7 March 2016** and ends on **31 December 2016**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. The Campaign is open to individuals who apply for a mortgage loan and complete the execution of all security documentation for the following categories of mortgage facilities, with a minimum amount of RM400,000 and a maximum of RM3,500,000 per facility ("Facility"), all during the Campaign Period for the following purpose:
 - (a) financing the purchase of completed residential units;
 - (b) refinancing of applicant's existing completed residential mortgage facility with other financial institutions;
 - (c) refinancing of applicant's existing completed residential units which are free from encumbrances.
4. The applicable completed properties have to be in Klang Valley, Penang and Johor.
5. The loan application has to be submitted and captured in the Bank's system (CRES) within the Campaign period.
6. The application under this campaign must be assigned only to the Bank's Zero Cost listed panel law firms and valuers.
7. All applications are subject to the Bank's approval & credit evaluation.
8. Client Terms and Products Terms for Mortgage apply.

Exclusion

9. For purposes of this Campaign, Facility does not include any of the following:
 - (a) top-up loans below the minimum amount of RM400,000 (nett top up amount), conversion of, or refinancing and/or restructuring of existing mortgages with the Bank.
 - (b) legal fees, stamp duty and registration fee for the perfection and registration of the charge if the initial loan documentation is in the form of an Assignment.

General

10. The Bank reserves the rights to cancel, terminate, suspend or extend the Campaign without prior notice. For the avoidance of doubt, any cancellation, termination, suspension, or extension by the Bank of the Campaign shall not entitle customers to any claim of compensation against the Bank for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the Campaign.

11. The Bank's decisions relating to this Campaign are final and binding on all participants. No appeal and/or correspondence will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
12. The Bank may vary any of these terms and conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at <https://www.sc.com/my/>
13. By participating in the Campaign, all participants:
 - (a) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign;
 - (b) 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
 - (c) grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
14. The Campaign and these terms and conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.