

Terms and Conditions

Standard Chartered Bank Malaysia Berhad 2.75% p.a. Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCB”) 2.75% p.a. Campaign (“Campaign”) will run from August 15, 2016 to July 31, 2017 (“Campaign Period”) both dates inclusive (Campaign Period).
2. By participating in this Campaign, participants agreed to be bound by all the terms and conditions as stated herein.

Eligibility

3. This Campaign is open to SCB’s Client and Staff who fulfil the following conditions:
 - i) Existing SCB’s Priority Banking customers holding a wealth and/or insurance product with SCB
 - ii) New SCB Priority Banking customers who have subscribed to a wealth and/or insurance product with SCB;

who have an eSaver Decile 1 (hereinafter referred to as “eSaver”) account and maintained 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 Accountholders”).

The Campaign

4. This Campaign offers a product base rate of 1% p.a. accrued daily and credited on a monthly basis.
5. An additional rate of 1.75% p.a. (hereinafter referred to as “Bonus Rate) is offered on fresh funds balances credited into the Eligible Accountholder’s eSaver account during the Campaign Period with the provision that the minimum sum of fresh funds credited is Ringgit One Hundred and Fifty Thousand (RM150,000).

The Bonus Rate amount will be credited into the Eligible Accountholder’s eSaver account by the 20th of the following month of the Campaign Month.

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6. "Fresh Funds" means monies or funds howsoever transferred, credited, or paid into the Eligible Accountholder's eSaver account from other bank(s) 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 Fixed Deposits or Wealth assets held with SCB. However, transfers of funds from other current and/or savings ("CASA") account within the bank ("Existing Funds") are not considered as Fresh Funds.

For the purpose of this Campaign, Fresh Funds are ascertained by calculating the incremental End of Day Balances ("EOD") of the eSaver account for the relevant Campaign Month against the total account balances as at July 31, 2016 ("Baseline Date").

New eSaver accounts opened during the Campaign Period is deemed as having zero balance as at Baseline Date.

For avoidance of doubt, the incremental EOD is computed as per the following:

For existing to bank customers

Incremental EOD = (End of Day balances in the eSaver Account + End of Day balances in other CASA) – total CASA Balances as at Baseline Date

For new to bank/product customers

Incremental EOD = (End of Day balances in the eSaver Account)

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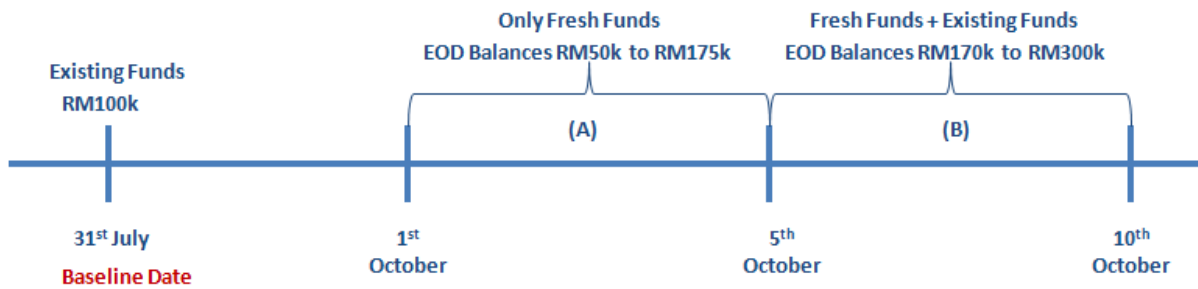


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Example:



Daily interest payout for period of (A)

Date	1st October	2nd October	3rd October	4th October	5th October
Existing Funds in eSaver	RM0	RM0	RM0	RM0	RM0
Fresh Funds in eSaver	RM150k	RM50k	RM75k	RM150k	RM175k
EOD Balances in eSaver	RM150k	RM50k	RM75k	RM150k	RM175k
Interest payout, %	1% + 1.75%	1%	1%	1% + 1.75%	1% + 1.75%
1% Interest payout on EOD Balances	RM4.10	RM1.37	RM2.05	RM4.10	RM4.78
Bonus 1.75% Interest payout on eligible fresh funds	RM7.17	-	-	RM7.17	RM8.37

Daily interest payout for period of (B)

Date	6th October	7th October	8th October	9th October	10th October
Existing Funds in eSaver	RM100k	RM100k	RM100k	RM100k	RM100k
Fresh Funds in eSaver	RM150k	RM100k	RM80k	RM70k	RM200k
EOD Balances in eSaver	RM250k	RM200k	RM180k	RM170k	RM300k
Interest payout, %	1% + 1.75%	1%	1%	1%	1% + 1.75%
1% Interest payout on EOD Balances	RM6.83	RM5.46	RM4.92	RM4.64	RM8.20
Bonus 1.75% Interest payout on eligible fresh funds	RM7.17	-	-	-	RM9.56

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General

7. The Bank's decisions relating to this Campaign are final and binding all participants.
8. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCB. SCB's decisions relating to this Campaign is final.
9. 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.
10. 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.
11. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by SCB;
 - (b) Consent for SCB to disclose or publish their personal information such as their names and identities and any general information that SCB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (c) Grant SCB 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.
12. 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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