



Revision to Just Transfer Zero Cost Offer Terms and Conditions Effective 29 April 2022

Dear Valued Clients, kindly be informed on the revision of the Just Transfer Zero Cost Offer Terms and Conditions as per table below:

Clause	Previous	Revised
	<p>4. The Offer is applicable for clients who are applying for a mortgage loan to refinance their existing residential mortgage facility with other financial institutions and complete the execution of all security documentation for mortgage facilities of either Standard Housing Loan or MortgageOne Account, with a minimum amount of RM500,000 and a maximum of RM3,500,000 per facility.</p>	<p>4. The Offer is applicable for clients of the Bank who are applying for a mortgage loan to refinance their existing residential mortgage facility with other financial institutions and complete the execution of all security documentation for mortgage facilities of either Standard Housing Loan or MortgageOne Account, with a minimum financing amount of RM500,000 and a maximum financing amount of RM3,500,000 per facility ("Eligible Clients").</p>
	<p>5. The effective interest rate for this Offer are;</p> <p>(a) BR+0.71% = 2.98% p.a. for eligible applicant(s); or</p> <p>(b) BR+0.61% = 2.88% p.a. for eligible applicant(s) who are new or existing Priority Banking clients who deposit fresh funds of RM250,000.</p> <p>The Base Rate (BR) is currently 2.27% as of 4th January 2022.</p> <p>Fresh funds is defined as monies or funds howsoever transferred, credited or paid into an 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 investment assets held with SCBMB or Standard Chartered Saadiq Berhad.</p>	<p>5. The effective interest rate for this Offer are;</p> <p>(a) BR+0.71% = 2.98% p.a. for Eligible Clients; or</p> <p>(b) BR+0.61% = 2.88% p.a. for Eligible Clients who deposit fresh funds of RM250,000.</p> <p>The Base Rate (BR) is currently 2.27% as of 28th April 2022.</p> <p>Fresh funds is defined as monies or funds howsoever transferred, credited or paid into an 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 investment assets held with SCBMB or Standard Chartered Saadiq Berhad.</p>
	<p>6. Under this Offer the bank will bear the valuation cost together with the legal cost and stamp duties related to the loan documentation ("Zero Cost").</p>	<p>6. Under this Offer the Bank will bear the valuation fees together with the legal fees and stamp duties related to the loan documentation ("Zero Cost").</p>
	<p>7. The mortgage facility applicable for clients to enjoy Zero Cost under this Offer is refinancing of eligible client's existing completed residential mortgage facility with other financial institutions.</p>	<p>7. The mortgage facility applicable for Eligible Clients to enjoy Zero Cost under this Offer is refinancing of Eligible Client's existing completed residential mortgage facility with other financial institutions</p>
	<p>10. The preparation and completion of security documentation under this Offer for clients must be assigned only to the Bank's Zero Cost listed panel law firms and valuers</p>	<p>10. The preparation and completion of security documentation under this Offer for Eligible Clients must be assigned only to the Bank's Zero Cost listed panel law firms and valuers</p>



	<p>12. For purposes of this Offer, Facility does not include any of the following;</p> <ul style="list-style-type: none"> a) top-up, 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. 	<p>12. For purposes of this Offer, the financing does not include any of the following;</p> <ul style="list-style-type: none"> a) top-up, 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.
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Other terms remain unchanged.

Please refer to the full revised Just Transfer Zero Cost Offer Terms and Conditions at: <https://www.sc.com/my/terms-and-conditions/>

If you have any questions, please email to our Client Care Centre at Malaysia.Feedback@sc.com or connect with us via Live Chat at sc.com/my (operation hours from 9am-12 am, Monday to Friday).