

## Capital Market Products and Related Services Advertisement Standards

This document is developed to meet the regulatory expectation as stated under the Guidelines for Advertising for Capital Markets Products and Related Services issued by Securities Commission (the “Document”). In order to ensure we advocate responsible advertising and promotional activity in Standard Chartered Bank we undertake that following standards are adhered, and some key guiding principle is stated herein to guide investors to make informed decision whilst referring to our advertisement and promotional activity.

This Document has not been reviewed by Securities Commission (“SC”) of Malaysia. SC has not reviewed these materials and accepts no responsibilities for the advertisement content accuracy. The product lodgement, registration, submission or approval by the Securities Commission of Malaysia (if any) does not amount to nor indicate recommendation or endorsement of the product, service or promotional activity.

The inclusion of Advertisement does not constitute research material, independent research, an offer, recommendation or solicitation to enter into any transaction or adopt any hedging, trading or investment strategy, in relation to any securities or other financial instruments by Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (the “Bank”).

DEFINITIONS below shall apply in this Document:

“**Advertisement**”; means any dissemination of information, other than a disclosure document, that seeks to promote a capital market product or capital market-related service, through printed, electronic, digital or any other means, and include the following:

- a) Magazines and newspapers;
- b) Broadcasts (e.g. radio, television and cinema);
- c) Display-only materials (e.g. outdoor advertising, including billboards, signs at public venues, posters, exhibition panels and transit advertising);
- d) The internet, including webpages, banner advertisements, video streaming platforms (e.g. YouTube), and social networking platforms (e.g. Facebook, LinkedIn) and microblogging platforms (e.g. Twitter);
- e) Social media and internet discussion sites;
- f) Mobile phone messages or messaging applications (e.g. SMS, MMS, text messages, WhatsApp messages);
- g) Product or service brochures and promotional fact sheets;

- h) Direct mail (e.g. by post, facsimile or email);
- i) Telemarketing activities and audio messages for telephone callers on hold; and
- j) Presentations, seminars and advertorials;

**“Capital Market Products”** means the following but not limited to unit trust /Islamic unit trust, equities/Islamic equities, bonds/sukuks, and any product listed in the capital market which is based on securities or derivatives/Islamic securities or Islamic derivatives which SC may prescribe as capital market products;

**“Capital Market-related service”** includes the carrying out of any regulated activity, capital market service, and the operating and maintaining of a recognized market;

**“Customer”** means audience or reader of the Advertisement;

**“Digital Format”** means any internet site including the official website of Standard Chartered ([www.sc.com/my](http://www.sc.com/my)), social media platform and other platform where necessary, application or other digital format operated, owned or controlled by the Publisher or any third-party partner of the Publisher comprising its partner network;

**“Disclosure Document”** means any document that is issued for the purpose of inviting investment in a capital market product and includes a prospectus, product highlight sheet and information memorandum.

**“E-Mail Campaign”** means any e-mail campaign undertaken by or on behalf of the Publisher;

**“Journal”** means any journal or other print publication published by or on behalf of the Publisher;

**“Material”** means any advertising material/copy, artwork, photographs or other material provided or to be provided by the Customer;

**“Publication”** means any Journal, Digital Format or E-mail Campaign;

**“Publisher”** means a company or person that prepares the editorial and commercial for any publication.

1. The Bank will apply the standards set out in this Document (“Standards”) in publication of Advertisement.
2. The Bank reserves the right to place the word “Advertisement” in any Advertisement containing Material which the Bank considers, in its sole opinion, is an advertisement to allow Customer to know that it is an advertisement.
3. The Bank will use its endeavour to ensure that:
  - any information contained in the Advertisement is accurate, complete, true and not misleading;
  - it has obtained the consent of any living person whose name or image (in whole or in part) is contained in any Advertisement;
  - the Advertisements are legal, decent, honest and truthful, are not contrary to the provisions of any applicable law, regulation or code of practice;
  - the Advertisement will not be prejudicial view to the services offered and will not contain anything which may be reasonably considered to be offensive or otherwise inappropriate; and
  - all digital Advertisements submitted for publication online will be free of any viruses, adware, malware, bit torrents, and no Advertisement will cause an adverse effect on the operation of the website.
4. Advertisement is distributed for general information only and is subject to the relevant warnings, disclaimers, qualifications or any other applicable standards available at the Bank’s official website ([www.sc.com/my](http://www.sc.com/my)), or as provided by the Bank’s sales personnel, and should also be read together with the relevant disclosure documents or any other relevant agreements or contracts. The Advertisement may also contain a facility (e.g. hyperlink) for investors to access additional information, where necessary.
5. The information contained in any Advertisement are current at the time when it is published. Any material changes to the information in the Advertisement will be updated through appropriate channels, where applicable.
6. The Advertisement in relation to investment products or services is for general evaluation only, as it does not take into account specific investment objectives, financial situation or particular needs/suitability of any particular person or class of persons and it has not been prepared for any particular person or class of persons. If the Advertisement is in relation to a products or services where the features or complexity of such product or service is only appropriate and sent specifically to a particular target group, the Bank takes no responsibility if such advertisement is subsequently forwarded, circulated or shared with a wider audience.

7. Before making any investment decision, you should (i) carefully read and understand the relevant offering documents; (ii) understand the risks involved in relation to the investment products or services and not solely relying on ratings and rankings that provided in the Advertisement; (iii) compare and consider the fees, charges and costs involved; and (iv) seek independent professional advice (legal, tax and regulatory advice), regarding the suitability of the investment product by taking into account your specific investment objectives, financial situation or particular needs.
8. You should take note that investments involve risks. The prices of investment products fluctuate, sometimes dramatically. The price of investment products may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products.
9. Past performance is not indicative of future results and no representation or warranty is made regarding future performance. Any forecast contained in the Advertisement is likely future movements in rates, prices, future events or occurrences constitutes as an opinion only and is not indicative of actual future movements in rates, prices, actual future events or occurrences (as the case may be).
10. Opinions, projections and estimates are solely those of the Bank at the date of the Advertisement and subject to change without notice.
11. Where awards are included in the Advertisement for a product or service, the award is granted by independent party from the Bank in which the award details and grantor would be shown and explained in the Advertisement itself, where applicable.
12. Any testimonial or endorsement included in Advertisement must be by a person who has invested in the advertised product or has used the advertised service. Unless otherwise stated, such person shall be deemed as is not being compensated in any manner by the Bank and the Publisher.

This Document is being distributed in Malaysia by the Bank. Recipients in Malaysia should contact the Bank in relation to any matters arising from, or in connection with, this Document.