

## Terms and Conditions

### SmartDirect: Digital Investor Campaign Q1 '22

#### Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively referred to as “Bank”) SmartDirect: Digital Investor Campaign Q1 '22 (“**Campaign**”) commences from **01 January 2022** to **31 March 2022**, 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. This Campaign is open to the Bank’s clients who fulfill the following conditions (“**Eligible Clients**”):
  - 3.1 Individuals aged 18 years old and above, residing in Malaysia;
  - 3.2 Individuals have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
  - 3.3 During the Campaign Period, have successfully **subscribed unit trust (conventional and/or Islamic unit trust) by using SmartDirect for a cumulative subscription amount as per the table provided under Clause 4 and the subscriptions must be at sales charge of 2.5%**;
  - 3.4 Have sufficient monies in their designated accounts for the Bank to debit from for the investment amount and proceed with the investment transaction(s);
  - 3.5 Unit trust subscription in non-MYR currencies will be transacted in MYR equivalent currency rate and the list of non-MYR currencies is provided under Clause 14;
  - 3.6 The cut-off date for quarterly aggregation of subscription amounts is the last business day of the Campaign Period;
  - 3.7 Unit trust subscriptions performed by using other channels e.g. SmartGoals, Paper form, PhoneLogger etc. are not eligible to participate this Campaign;
  - 3.8 Unit trust subscriptions performed via SmartDirect will not qualify for subscription amount towards any other campaigns during the Campaign Period;
  - 3.9 Bank’s staff is not eligible to participate in this Campaign;
  - 3.10 The Bank’s records of the unit trust subscription will be final and conclusive.



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Ref No. 09022021.2.3.13

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### Campaign's Reward

4. The Eligible Clients (for each tier) will receive the Reward upon achieving the cumulative subscription amount as per the table below.

Tier	Cumulative Subscription Amount for the Campaign Period (MYR and equivalent)	Reward
1.	100,000 – 199,999	MYR 400 Lazada Voucher ("Voucher")
2.	200,000 – 399,999	*Apple AirPods (3rd generation)
3.	400,000 – 999,999	*Apple iPad 10.2-inch Wi-Fi 64GB
4.	1,000,000 – 1,999,999	*Apple iPhone 13 PRO 128GB
5.	2,000,000 and above	*Apple MacBook PRO 14

**\*In case of stock unavailability, Machines vouchers of equivalent value will be given instead**

For the avoidance of doubt, Voucher is part of the Reward as list above.

5. The Reward will be delivered to the Eligible Clients on or before **30<sup>th</sup> July 2022** ("Reward Fulfilment Period").
6. The Voucher will be e-mailed to Eligible Client's registered email address during the Reward Fulfilment Period. The Eligible Clients must ensure the correct and latest e-mail address has been updated with the Bank. Eligible Clients are subject to the terms and conditions of the Voucher.
7. For Rewards under Tiers 2, 3, 4, and 5, the Bank will contact the Eligible Clients at the registered Malaysian phone number to confirm the address for the delivery of the Reward. If the Eligible Client is uncontactable, the Bank will proceed to courier the Reward to the residential address in Malaysia registered with the Bank. The Eligible Clients must ensure the correct and latest Malaysian residential address has been updated with the Bank. The Bank will not deliver the Reward to addresses outside of Malaysia.
8. If the Eligible Clients have not received the Reward within the Reward Fulfilment Period, he/she must notify the Bank within 14 days upon expiry of the Reward Fulfilment Period.
9. If the Eligible Clients do not inform the Bank of non-receipt of Reward within 14 days upon expiry of the Reward Fulfilment Period, the Bank shall deem the Eligible Clients have received the Reward.
10. The Bank will not entertain any request to change the Reward.
11. The Bank will not e-mail or deliver the Reward if the Eligible Clients withdraws or cancels the investment transaction by submitting a completed request form and received by the Bank's branch within the Campaign Period.



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12. Eligible Clients are advised to examine the Reward upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Reward. Any dispute or complaint must be resolved directly with the supplier.
13. The Bank reserves the right at any time to replace the Reward with any other reward of similar value. The Reward is neither transferrable nor exchangeable for cash or otherwise.

### General

14. The Bank will consider any matters, dispute or claim arise under this Campaign and decide accordingly.
15. 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](http://sc.com/my).
16. By participating in the Campaign, all participants:
  - a. agree to participate in any interviews or other publicity events required by the Bank;
  - b. consent for the Bank to disclose or publish their personal information such as their names and identities to bank-appointed third parties for reward fulfilment purposes;
  - c. 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
  - d. 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.
17. MYR equivalent rates for non-MYR mutual fund subscriptions by using SmartDirect are as follows:

Currency	MYR conversion rate
USD	4.2
AUD	3.0
EUR	4.75
GBP	5.5
SGD	3.0
HKD	0.55
CNY	0.65

18. 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.



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19. 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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