

Standard Chartered Bank Malaysia Berhad Campaign Terms and Conditions

Campaign

1. The 5% 12 Months Term Deposit (“TD”) & Wealth Financing (“Campaign”) is valid from 25 January 2018 – 30 April 2018 (“Campaign Period”), both dates inclusive.
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:-
 - i) New and Existing Standard Chartered Bank Malaysia Berhad (“SCBMB”) customers who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - ii) This Campaign will reward clients with Bonus Interest TD when client chooses to take up a Wealth Financing product as defined below.

Promotional Rate

4. Each Eligible Client who satisfies all requirements set out in this Campaign will enjoy the TD promotional rate of 5.00% p.a. for 12-months placement.
 - 4.1 The current 12 months Board Rate is 3.00% p.a. The Bonus Interest will be the differential of 5.00% p.a promotional rate minus the prevailing 12 months Board Rate at the point of customer’s application.
 - 4.2 Each TD placement under this Campaign must be at least RM100,000. Multiple deposits are permitted.
 - 4.3 For purpose of this campaign, the TD will be placed under a 12 months Board Rate and the campaign bonus interest will be credited to the Client at the end of the following month after the TD matures.
 - 4.4 All TD placements under this Campaign will be automatically renewed upon maturity for the same tenure at the prevailing board rate.
 - 4.5 Any premature withdrawal of TD under this Campaign is subject to the following:-
 - No interest will be paid on the TD if it is fully or partially withdrawn before the end of 3 months from its start date.
 - If a TD is fully or partially withdrawn 3 months from its start date but before its maturity date, interest / profit is only payable at half of the relevant Promotional Rate for each of the completed month.

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- Where the premature withdrawal is only part of the TD amount, any partial withdrawal of the TD amount must be in whole multiples of RM5,000.
 - The remaining portion of the TD will continue to earn interest at the Promotional Rate for the rest of the contracted tenure.
 - No bonus interest will be paid when the TD is prematurely withdrawn be it fully or partially.
- 4.6 Crediting of bonus interest from the TD will be to the most recently opened current or savings account (“CASA”) by Eligible Clients with SCBMB.
- 4.7 No Bonus Interest will be credited in the event the Eligible Clients do not have any existing CASA with SCBMB during fulfilment of the Bonus Interest.

Wealth Financing (Wealth Flexi and Wealth Power)

5. Wealth Financing is offered to SCBMB’s customers only.
6. SCBMB customers who apply Wealth Financing will enjoy an additional gift in accordance with the Q1 2018 CASA-WM Campaign upon the terms and conditions of that campaign (Q1 2018 CASA-WM Campaign).
7. The approved overdraft limit under Wealth Financing shall be used for the purchase of investment product and insurance before the end of 3 months from the date of TD placement or 30 April 2018 (whichever comes first) to enjoy the additional gift in accordance with the Q1, 2018 CASA-WM Campaign.
8. The overdraft utilisation shall be invested with Wealth Management’s Investment or Insurance products with SCBMB and a minimum of 70% of the TD placed must be used as Wealth Financing collateral in order to enjoy the Promotional Rate.
9. Any cancellation or cooling off of an investment product and insurance will not qualify for this Campaign.
10. The Promotional Rate will not be applicable and shall be reverted to board rate if any cancellation/cooling off on the investment product and insurance; or rejection of Wealth Financing application. If the application for Wealth Financing is approved, the Promotional Rate will be applied on the date the TD is placed.
11. For general Wealth Financing terms and conditions, please refer to Client Terms and Products Terms for Personal Loan/Personal Line of Credit/Overdraft, available on sc.com/my.

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12. The Eligible Accounts as defined in Clause 3 are eligible for protection by PIDM.
13. The Bank's decisions relating to this Campaign are final and binding upon all participants. If any matters, dispute or claim arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
14. 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.
15. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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
 - (iii) 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.
16. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials, these Terms and Conditions shall prevail.
17. 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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