

## Umrah Campaign 2019 Terms and Conditions

### Campaign

1. The Umrah Campaign 2019 (“Campaign”) will run from 15<sup>th</sup> November 2019 to 28<sup>th</sup> February 2020 (“Campaign Period”), both dates inclusive.
2. This is a Campaign by Standard Chartered Saadiq Berhad (“SCSB”).
3. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement, these terms shall prevail limited only to the inconsistencies.

### Eligibility

4. This Campaign is open to: -
  - i) Individual Islamic Current or Savings Account based on Tawarruq except for Priority Plus-i account (“Islamic CASA”) with SCSB during the Campaign Period; and
  - ii) maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period. (“Eligible Account Holder”)
  - iii) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial Eligible Account Holders.

### Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to November 2019 to February 2020
- b) “**Fresh Funds**” means funds which do not originate from any account held with Standard Chartered Bank Malaysia Berhad (“SCBMB”) or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Islamic CASA 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 Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.
- c) “**Eligible Islamic CASA**” means all individual current and savings account all Islamic Current or Savings Account based on Tawarruq except for Priority Plus-i account with



SCSB opened or top-up with the required Fresh Funds / Incremental Fresh Funds during the Campaign Period; in which the accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period

- d) **“Allocation Period”** means six (6) months from the date of depositing / crediting of monies into the Eligible Islamic CASA for the purpose of this Campaign under the CASA Gift offer.
- e) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Islamic CASA for the purpose of this Campaign.
- f) **“New-To-Bank”** Eligible Account Holders mean Eligible Account Holders without any current, savings or fixed deposit account with SCBMB or Islamic CASA or term deposit-i account with SCSB. For New-To-Bank Eligible Account Holders who opened an Islamic CASA during the Campaign Period.

### Gifts (“Gift”)

5. This Campaign comprises of the following gifts: -

**Table 1**

Islamic Current / Savings Account (CASA)	Islamic CASA Criteria	Allocation Period	Gift
	Every RM250k fresh funds	6 months	Complimentary Travel Voucher for Umrah worth RM1,250
	RM1mil fresh funds	6 months	Complimentary Umrah Package worth RM10,500

6. The Islamic CASA must fulfil all the following requirements to participate in this Campaign:

- (a) Must deposit or credit Fresh Funds or place into an Eligible Islamic CASA the required amount; and
- (b) Fresh Funds in the Eligible Islamic CASA must be allocated for the Allocation Period as referred to Table 1 The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign herein referred to as “Eligible CASA Gift account holders”
- (c) Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for six (6) months.

7. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM250,000 or RM1,000,000 to be entitled for the Gift. All placements must be made within the Campaign Month during the Campaign Period.



8. Gift for Travel Voucher or the Travel Package (“The Gift”) is valid for Umrah Package from Tabung Haji Travel & Services (“THTS”) ONLY.
9. The Gift is valid for special charter flight by Malaysia Airlines Berhad (“MAS”) or any other flight assigned by THTS during off-peak season only. Should SCSB Eligible Account Holders choose the travel arrangement during the peak-period, additional costs might be charged subject to the price fixed by THTS.
10. The Travel Package details are stated in **Table 2** as below:

<b>Detail Package</b>	
Package Name	Nilam
No. of Pax	1
Price Package	RM10,500
Room Type	Double Room
Mecca Hotel	Swiss Al Maqam (80m) – With Fullboard
Madinah Hotel	Anwar madina Movenpick (50m) – With Fullboard
Duration	12 days 10 Nights
Season	Off Peak
Flight	Malaysian Airlines Charter (MHC)

11. The Gift is valid for one (1) year from the Issuance Date.
  - Redemption Period : 15<sup>th</sup> November 2019 to 27<sup>th</sup> February 2021
  - Travelling Period : 15<sup>th</sup> December 2019 to 31<sup>st</sup> March 2021
12. The Gift is valid ONLY for ‘Group Umrah’. Group Umrah means that Eligible Account Holder will join the Umrah Group organized by THTS based on the agreed selected date of travel. Should Eligible Account Holders intend to customize their journey, Eligible Account Holders can liaise directly with THTS and subject to THTS’ consideration.
13. Booking must be done at least 2 months from the travelling date and no changes are allowed once booking has been confirmed. Confirmation for travelling is subject to availability during the booking period.
14. The Umrah package is subject to the current price determined by THTS at the point of booking and THTS reserve the right to amend the package, revise the price and travelling period without prior notice to client.
15. The price of Umrah package excludes cost of visa (if any) imposed by the Kingdom of Saudi Arabia (“KSA”) and KSA Ministry of Haj or other costs or expenses.
16. Should Eligible Account Holders want to upgrade to a better package above the value of The Gift, additional cost for the package / travelling will be borne by the Eligible Account Holders and subject to the availability during the booking period.



17. Should Eligible Account Holders want to downgrade or choose a package with lesser value, surplus based on the difference of prices will not be returned to Eligible Account Holders. In addition, The Gift cannot be replaced with money and is not transferable.
18. For deposit above RM1,000,000 up to a maximum of RM3,000,000 will entitle the Eligible Account Holders to receive 3 Gifts (maximum of 3 Gifts per Eligible Account Holders). Eligible Account Holders are allowed to nominate or re-assign The Gifts and release his right ONLY for the second (2<sup>nd</sup>) and third (3<sup>rd</sup>) Gifts.
19. The Gift is non-refundable, transferable and cannot be converted in part or full with cash.
20. Under this Campaign, Eligible Account Holders will be entitled to the gift items (“Gift”) subject to this terms and conditions and terms and conditions stated in the Gift issued by THTS as to time of issuance shall be final and conclusive.
21. Letter of Gift Entitlement will be issued through the Bank’s branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB’s or SCSB’s branches. The letter will state the Gift the eligible account holder is entitled to based on the Allocation Amount. Through the letter, the Eligible Account Holder will be informed of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed. The Gift will be given immediately once the placement has been made at the branch.
22. For Eligible Account Holders whose Fresh Funds were transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine (“ATM”) and whereby the Fresh Funds were allocated for the Allocation Period out-of-branch (“Out-of-Branch Eligible Account Holders”), the choice of gift in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions is captured via voice recording. Eligible Account Holders will have to go to the branch to collect the Gift within 1 months after placements have been made.
23. The Gift availability as in Table 3 below:

Gifts	Total Units Available
Travel Package inclusive of: <ul style="list-style-type: none"> <li>• Twin sharing room</li> <li>• Return flight ticket for Economy class</li> <li>• Airport transfer to/from hotel</li> <li>• Full board meal</li> </ul>	30
Travel Voucher for Umrah worth RM1,250	280



24. Once Eligible Account Holder wants to utilize and redeem the Gift, they need to visit THTS office at their nearest location to make the travel arrangement within the specified period. Eligible Account Holder must bring the Gift when they want to make their travel arrangement with THTS.
25. THTS will accommodate the Eligible Account Holder's request based on the terms and conditions as stated herein.
26. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
27. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.
28. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Eligible Account Holders who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
29. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the charge for the Gift/s according to the cost for each Gift/s from the Eligible Account Holder.
30. Request to deliver or courier the Gift(s) to the Eligible Account Holder's mailing address will not be entertained.

## General

1. Islamic CASA accounts are under the concept of Commodity Murabahah.
2. 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.
3. 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), and in the Bank's branches.
4. 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.



5. 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.
6. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.

