

Terms and Conditions Standard Chartered Bank Malaysia Berhad New and Existing to Wealth Financing Campaign 2021

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“Bank”) New and Existing to Wealth Financing Campaign (“Campaign”) commences from **1 November – 30 November 2021**, 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 all the Bank’s clients who fulfill the following conditions (“Eligible Clients”):
 - 3.1 Individuals aged 21 years old and above.
 - 3.2 Have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements.
 - 3.3 New to Product (“NTP”) clients who is Bank’s clients and does not hold any Wealth Financing facility as primary or secondary borrower as of 31 August 2021.
 - 3.4 Existing to Product (“ETP”) clients who are currently utilizing Wealth Financing facility.
 - 3.5 Clients who participates this Campaign will not be eligible to participate in any other on-going Wealth campaigns / offers. Any clients who have already participated in any other on-going Wealth campaigns/ offers will be rendered ineligible.
 - 3.6 The Eligible Clients must apply either Wealth Flexi and/or Wealth Power.

Campaign Criteria

Wealth Financing (Wealth Flexi and Wealth Power)

4. All approved Wealth Financing facility limit must be utilized to subscribe/purchase any of the Bank’s participating investment products (“Investment Products”) as follows:
 - Retail Bond (RB) / Sukuk (Subscription amount is defined as the face value)
 - Unit Trust (UT)
 - Fixed Coupon Note (FCN)
5. All Wealth Financing applications are subject to Bank’s final credit approval.
6. Wealth Financing spread rate must be at a minimum of 1.0% p.a..

7. Eligible Clients who are NTP must within 1 month from the date of the OD account is opened utilise a minimum MYR200,000 or foreign currency equivalent of the approved Wealth Financing facility limit to purchase/subscribe the Investment Products in order to entitle for Reward.
8. Eligible Clients who are ETP must within 1 month from the date of Wealth Financing application utilize a minimum of MYR200,000 or foreign currency equivalent of the approved Wealth Financing incremental facility limit to purchase/subscribe the Investment Products either as a primary or secondary borrower. The utilization of the Wealth Financing facility limit must be of the incremental amount of the ETP Eligible Clients' existing facility limit in order to entitle for Reward.
9. Only the valid transaction made from the utilized amount from Wealth Financing facility limit or the incremental of the Wealth Financing facility limit will be entitled for Reward.
10. The gift fulfilment will be given to the Primary account holder only.
11. The subscription of the Investment Products must be with a minimum subscription of:
 - 8.1 RB spread rate of 2.0%;
 - 8.2 UT sales charges of 2.0%;
 - 8.3 FCN spread rate of 2.0%the subscription must take place within the Campaign Period.
12. The Eligible Clients will not be eligible to participate this Campaign if any of the following occurs:
 - 12.1.1 Eligible Clients that has exercise the cooling-off right;
 - 12.1.2 Eligible Clients redeem the Investment Products within 6 months during the Campaign Period;
 - 12.1.3 Eligible Clients cancel or withdraw Wealth Financing application or facilities during the Campaign Period.
13. For Wealth Financing terms and conditions, please refer to Client Terms and Products Terms for Personal Loan/Personal Line of Credit/Overdraft which is available at sc.com/my.

Scenario 1:

Ms Yang is an existing Bank's client who fulfils the criteria under this Campaign by applying Wealth Power and has subscribed a RB at RM850,000 with the Bank on 15 November 2021 at RB spread rate of 2% and Wealth Financing spread rate of 1% p.a..

Within November 2021, Ms Yang applies for another Wealth Power and subscribes another RB at RM800,000 with the Bank at a RB spread rate of 2% and Wealth Financing spread rate of 1% p.a..

During the fulfilment period, Ms Yang is entitled for Tier 4 Reward which is a RM9,000 worth of shopping vouchers.

Scenario 2:

Mr. Praba, a NTP client of the Bank has applied Wealth Flexi by pledging his RM800,000 Fixed Deposit and subscribed an UT at RM1,300,000 via a Wealth Power application on 25 November 2021 with a UT sales charge of 2% and Wealth Financing spread rate of 1% p.a.. Based on the UT value, he is entitled to Tier 3 Reward which is a RM5,500 worth of shopping vouchers.

Mr Praba's Relationship Manager contacted him and he chose AEON vouchers. Unfortunately, AEON voucher is temporarily out of stock. Mr. Praba then confirms that he can change to Parkson vouchers. Within 12 weeks from 28 November 2021, Mr. Praba receives the Parkson shopping vouchers at his registered address with the Bank.

Scenario 3:

Ms. Nur, a new client of the Bank has applied Wealth Power and subscribed a RB at RM 600,000 on 08 November 2021 with Wealth Financing spread rate of 1% and RB spread rate of 1.75%. Her subscription does not fulfil the Campaign criteria as the minimum RB spread rate is 2%. Therefore, she is not entitled for the Reward under the Campaign criteria.

Reward

14. Eligible Clients who satisfy all the terms and conditions set out in this Campaign will be entitled to receive shopping vouchers ("**Reward**") according to the tier described below:

Tier	Cumulative Participating products' Subscription Amount (RM)	Voucher Value (RM)
1	500,000 – 749,999	2,000
2	750,000 – 999,999	4,000
3	1,000,000 – 1,499,999	5,500
4	Above 1,500,000	9,000

* RB /sukuk subscription amount is defined as the face value of the RB/sukuk.

15. Eligible Clients can choose 1 of the shopping vouchers issued by departmental store which is as per below:

- (a) AEON vouchers;
- (b) Metrojaya vouchers;
- (c) Parkson vouchers;
- (d) Valiram vouchers;
- (e) Shopee vouchers;
- (f) Lazada vouchers

Selection of above vouchers will be on first come first serve basis. If any of the above vouchers are no longer available, Eligible Clients must choose from the available vouchers.

16. The Reward offered in this Campaign cannot be transferred, nor can they be exchanged for cash or for any other item.
17. Eligible Clients are not allowed to change the Reward selection once it has been confirmed.
18. The Bank will appoint a third-party vendor to complete the fulfilment of the Reward within 12 weeks from the last day of the Campaign Period. The Eligible Clients may expect delay in delivery if travelling restriction or prohibition imposed by the government affect the third-party vendor.
19. Delivery will not be made to P.O. Box address or an address outside Malaysia.
20. Any redirection of Reward to the Bank's branches for self-collection will not be entertained.
21. By participating in the Campaign, the Eligible Client agreed and consent to the Bank to disclose his/her information to the Bank's appointed third-party vendor for fulfilment of the Reward purposes only.
22. The Bank reserves the right to change or exchange the Reward into any form of rewards in an equivalent amount without prior notice.

General

23. 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 by the Bank.
24. 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 <https://www.sc.com/my/terms-and-conditions/> or being informed by respective Relationship Managers.
25. By participating in the Campaign, the Eligible Clients:
 - 25.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 25.2 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
 - 25.3 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.
26. 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.
27. 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.

The conversion of foreign currency investments into MYR will be measured with reference to the following rates:

Currency	Exchange Rates
AUD	3.1448
CAD	3.3032
CHF	4.5319
EUR	4.9446
GBP	5.7214
HKD	0.5314
JPY	0.0381
NZD	2.9373
SGD	3.0832
USD	4.1263