



## Terms and Conditions

### Standard Chartered Bank Malaysia Berhad Zero FX Spread for FCN Campaign

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“Bank”) Zero FX Spread for FCN (“**Fixed Coupon Note**”) Campaign (“**Campaign**”) commences from **5 July 2021 to 31 July 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 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.

#### Campaign Criteria

4. The minimum amount of the conversion into US dollar (“**USD**”) from each Eligible Clients is USD 50,000 equivalent. Upon the conversion of the Eligible Clients’ monies into USD, the Eligible Client must fully reinvest into Fixed Coupon Note (“**FCN**”) within the Campaign Period.
5. Under this Campaign, the Eligible Clients will be entitled for the 0% FX spread conversion to USD for every subscription of FCN within the Campaign Period.
6. The Eligible Clients must ensure there is sufficient monies in the current account/savings account (“**CASA**”) for debit in order for the Bank to proceed with the conversion into USD and subscription of FCN.

#### General

7. 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.
8. 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.



9. By participating in the Campaign, the Eligible Clients:
  - 9.1 agree to participate in any interviews or other publicity events required by the Bank;
  - 9.2 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
  - 9.3 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.
10. 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.
11. 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.