

Standard Chartered Bank MyTaman Term Deposit-i and Fixed Deposit Campaign

Campaign

1. The Standard Chartered Bank MyTaman Term Deposit-i and Fixed Deposit Campaign (“Campaign”) is valid from 17 August 20 – 30 September 2020 (“Campaign Period”), both dates inclusive.
2. 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.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

Eligibility

4. This Campaign is open to the following individuals:-
 - i) Aged 18 years old and above
 - ii) New to Priority Banking and New to Premium Banking clients
 - iii) Existing Personal Banking clients who participates in this Campaign and meets the total deposit / investment requirement to become a New To Premium Banking client or New To Priority Banking client
 - iv) Must have or open a current account / savings with SCBMB or Saadiq current / savings account with SCSB, in which that account, along with the fixed deposit / term deposit-i account must be maintained in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period.
 - v) Mortgage One Account and Qard Based Account-i are not eligible for participation under this campaign
 - vi) Must receive a promo code generated via the MyTaman application (“Participant”)
 - vii) Deposit Fresh Funds at participating SCBMB branches such as Publika, Subang Jaya, and Kota Damansara (“Participating Branches”)



TERMS AND CONDITIONS

MyTaman Term Deposit-I & Fixed Deposit Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad 198401003274
Standard Chartered Saadiq Berhad 200801022118

17 August – 30 September 2020
Ref. No. 10082020.2.3.34

viii) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

(hereinafter referred to as “Eligible Clients/participants”).

Interpretation

5. For the purpose of this Campaign:

- a) **“Fresh Funds”** means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA / Saadiq 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.
- b) **“Eligible CASA / Eligible Saadiq CASA”** means current or savings account with SCBMB, or current or savings account with SCSB opened or top-up with the required 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
- c) **“Allocation Period”** means six (6) months from the date of depositing / crediting of monies into Eligible CASA / Eligible Saadiq CASA for the purposes of this Campaign.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Client must maintain as per Allocation Period in the Eligible CASA / Eligible Saadiq CASA for the purpose of this Campaign.
- e) **“FD-CASA Bundle”** means placement of deposits into TD-i : Saadiq CASA and FD :Eligible CASA at a ratio of 70: 30.
- f) **“New to Priority Banking”** means client maintains a minimum of RM250,000 fresh funds with the Bank in deposits and/or investments or take up a minimum of RM1,000,000 in housing loans/financing with the Bank.



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17 August – 30 September 2020
Ref. No. 10082020.2.3.34

- g) **“New to Premium Banking”** means client maintains a minimum of RM100,000 and up to RM249,999 fresh funds with the Bank in deposits and/or investments or take up a minimum of RM450,000 in housing loans/financing with the Bank.

MyTaman Registration and Promo Code

6. Participants registered on the MyTaman Application (“App”) who are interested in the Campaign are required to click on the digital banner advertisement availed through the App.
7. The Participant is then required to provide his / her handphone number.
8. Thereafter, a unique SMS code will be sent to the registered handphone number as provided in Clause 7.
9. The Participant is required to present the unique SMS code at the Participating Branches to redeem the Promotional Rate, subject to meeting the Campaign terms and conditions.

Promotional Rate

10. Eligible Clients who satisfy all the requirements set out in this Campaign terms and condition will enjoy the following TD-i / FD promotional rate as per Table A and Table B below (“Promotional Rate”).

Table A: Term Deposit-i / Fixed Deposit (TD-i / FD)

Tenure	Promotional Rate
12 months	2.35% p.a. with Term Deposit-i placement 2.30% p.a. with Fixed Deposit placement



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Table B:

(i) Term Deposit-i : Saadiq CASA Bundle

(ii) Fixed Deposit: CASA Bundle ('FD-CASA Bundle')

Promotional Rate	Per Client		
	TD-i / FD Placement (RM) [A]	Eligible CASA / Saadiq CASA (RM) [B]	TotalTD-i/FD - CASA Bundle (RM) [A + B]
2.50% p.a. for 6 months with Term Deposit-i : Saadiq CASA bundle OR 2.45% p.a. for 6 months with Fixed Deposit : CASA Bundle	Minimum placement of RM70,000	Minimum placement of RM30,000	RM100,000
	Maximum placement of RM210,000 per client	Maximum placement of RM90,000	RM300,000

11. The TD-i or FD placement at the Promotional Rate 2.50% p.a. or 2.45% p.a. for 6 months and the Allocation Amount for Saadiq CASA or Eligible CASA must be at a ratio of 70:30.
12. The TD-i or FD : CASA Bundle placement under this Campaign must be for a minimum fresh funds of RM100,000 and the maximum placement per Client is RM300,000. The maximum limit is based on sum of total placements into the TD-i or FD or Deposit Bundle per client.
13. The Fresh Funds in the Saadiq CASA or CASA will be allocated for the Allocation Period. The Eligible Client cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.
14. The Bank will only accept a total TD-i or FD placement amount of RM22,000,000 under this Campaign. Once the total has been achieved, the Bank reserves the right to terminate the Promotional Rate Offer. The Bank will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.



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Ref. No. 10082020.2.3.34

15. Multiple placements in multiple receipts are permitted subject to meeting the conditions set out in Clause 7, 8 and 9.
16. All TD-i or FD placements under this Campaign will be automatically be renewed upon maturity for the same tenure as per original placement as the prevailing board rate.
17. The amount allocated in Eligible Saadiq CASA or Eligible CASA for the Allocation Period is not eligible for any gifts or reward with other on-going campaigns.
18. The TD-i can only be paired with the required placement in Eligible Saadiq CASA, and the FD can only be paired with the required placement in Eligible CASA.
19. For early upliftment of FD, Eligible Clients will not be entitled to earn any interest. For TD-i, Eligible Clients shall provide ibra' (rebate) on the total profit that was agreed at the time of the placement.
20. Eligible Clients are allowed to withdraw the TD-i or FD upon maturity by providing SCBMB and SCSB branches clear and precise instructions in writing.
21. In the event the Eligible CASA or Eligible Saadiq CASA placement is uplifted in partial or in full before the completion of the Allocation Period:-
 - (i) Clients agree that the FD or TD-i would be uplifted and placed at the prevailing board rate with immediate effect.
 - (ii) The uplifted Eligible CASA or Eligible Saadiq CASA will continue to earn the prevailing interest / profit rate.
22. The Bank reserves the right to amend this Campaign terms and conditions, with prior notice. The amendments might include the Campaign promotional rate in line with any change in the prevailing Overnight Policy Rate that may take place during the duration of the Campaign Period. However, the change of the Campaign promotional rate would not affect existing Eligible Clients who have participated in the Campaign.
23. Any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Clients to any claims or compensations against the Bank for any losses, damages, costs or expenses.



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General

24. 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.
25. 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.
26. 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.
27. 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.
28. 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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