



STANDARD CHARTERED BANK MALAYSIA BERHAD
Q3 2021 Premium Banking Fixed Deposit Promotional Rate
Terms and Conditions

Campaign

1. Standard Chartered Bank Malaysia Berhad (referred to as “**Bank**”) Fixed Deposit Promotional Rate Campaign (“**Campaign**”) will run from 5 July until 30th September 2021, both dates inclusive (“**Campaign Period**”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
3. By participating in this Campaign, participants agree to be bound by all this Campaign terms and conditions below. This Campaign terms and conditions must be read together with the Client Terms, product terms, Premium Banking terms and conditions (<https://www.sc.com/my/premium/tnc/>) and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the Client Terms, product terms, Premium Banking terms and conditions and the relevant banking agreements, this Campaign terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

4. This Campaign is open to the clients as follows:
 - 6.1 Selected Premium Banking clients of the Bank who receive an invitation from the Bank to participate in the Campaign via phone call, Electronic Direct Mails (eDM) or Short Messaging Service (SMS).
 - 6.2 Selected clients must have or top up their asset under management (“AUM”) balances of at least RM100,000 within 3 weeks of TD placement to be entitled for the Fixed Deposit Promotional Rate Offer.
 - 6.3 Are individuals of 18 years and above.
 - 6.4 Makes a minimum Fixed Deposit (FD) placement during the Campaign Period in single placement of RM10,000 via online or mobile banking.
 - 6.5 Placements must be Fresh Funds. Fresh Funds means funds which do not originate from any account held with SCBMB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible Current / Savings Account or (“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. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB are not considered Fresh Funds.
 - 6.6 Have maintained all their accounts with SCBMB in good standing, without any breach of the terms and conditions.
 (“**Eligible Clients/participants**”).

Interpretation

5. For the purpose of this Campaign:

5.1. Assets Under Management “AUM” consists of deposits and/or wealth management products.



Fixed Deposit Promotional Rate Offer

6. Each Eligible Client who satisfies all requirements set out in this Campaign terms and conditions will enjoy the following promotional rate for FD as per Table A below (“Promotional Rate”).

Table A:

Tenure	Promotional Rate
12 months	2.20% p.a.
6 months	2.20% p.a.

7. A minimum single placement of RM10,000 in FD Fresh Funds is required, up to a maximum placement of RM1,000,000 Fresh Funds per client, capped at a total Campaign fund size of RM20mil (“Limit”).
8. All FD placements under this Campaign will be automatically renewed upon maturity for the same tenure as per original placement at the prevailing board rate.
9. Once the Campaign fund size of RM20mil has been achieved, the Bank reserves the right to terminate the Promotional Rate Offer. However, this shall not affect the Existing Clients whom have successfully placed the FD during the Campaign Period. The Bank will not accept any further deposits under the Promotional Rate Offer even though the Campaign Period may not have expired.
10. Eligible Clients who prematurely withdraw any amounts from the FD before the completion of the Promotional Rate tenure shall not be entitled to any interest under the FD, regardless of the number of completed months at the time of premature withdrawal. The Bank will terminate the FD account and transfer the Eligible Clients’ monies from the FD account into the Eligible Clients CASA account with the Bank. The Eligible Client agrees to the waiver of interest to be earned on the remaining months.
11. 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.
12. 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.
13. The crediting of interest at maturity will be done into the Eligible Client’s conventional current or savings account if requested by the Eligible Client during the placement of the FD.

Fulfilment of the Fixed Deposit Promotional Rate Offer

14. Eligible clients who place the Fixed Deposit via online and mobile banking will be required to email to PremiumBanking.Malaysia@sc.com the following details within 5 working days:
- 18.1 Name as per NRIC/Passport
 - 18.2 Unique Promo Code provided with the invitation from the Bank (eg. TDxxxx)
 - 18.3 Fixed Deposit placement amount
 - 18.4 Fixed Deposit placement date



15. Upon the Bank's validation of the client's eligibility, the Fixed Deposit promotional rate will be accorded and an email confirmation will be sent from PremiumBanking.Malaysia@sc.com to eligible clients.
16. Eligible clients will then be able to view the new rate reflected in online and mobile banking within T+5 working days from the date of the email confirmation sent.

General

17. Fixed Deposit is eligible for protection by PIDM.
18. 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.
19. 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.
20. 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.
21. 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 Campaign, these Terms and Conditions shall prevail.
22. 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.