



Priority Plus Campaign Terms and Conditions

Campaign

1. The Standard Chartered Saadiq Berhad (“SCSB” or “Bank”) Priority Plus Campaign (“Campaign”) will run from 1 Jan 2021 to 31 December 2022 (“Campaign Period”) both dates inclusive (Campaign Period).
2. By participating in this Campaign, participants agreed to be bound by all the terms and conditions as stated herein.
3. These Campaign terms and conditions must be read with the Bank’s relevant banking agreement. If there are inconsistencies between these Campaign terms and conditions and the relevant banking agreement, these Campaign terms will prevail limited to the inconsistencies only.
4. The registered PIDM product names applicable for this Campaign are JustOne Priority Plus Savings Account-i and JustOne Priority Current Account-i (“Priority Plus”).
5. Priority Plus are based on the Shariah concept of Tawarruq. A Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by the customer to the Bank on a deferred basis. The second involves the Bank selling the same asset to a third party on a cash and spot basis.

Eligibility

6. This Campaign is open to customers who fulfill the following conditions:

- i. Existing Priority Banking customers

Existing account holders who have Priority Plus and maintain their accounts in good standing, without any breach of these Campaign terms and conditions or the relevant banking agreements, throughout the Campaign Period

- ii. New SCSB Priority Banking customers

Who become the Bank’s Priority Banking member during the duration of the Campaign and have Priority Plus and maintain their accounts in good standing, without any breach of these Campaign terms and conditions or the relevant banking agreements, throughout the Campaign Period.

Ref. No. 15022022.2.3.25





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(hereinafter referred to as “Eligible Accountholders”)

- iii. The Eligible Accountholders must deposit Fresh Fund into their JustOne Priority Plus Savings Account-i during the Campaign period to enjoy the profit rate as seen in clause 7 below. “Fresh Funds” means funds in Ringgit Malaysia that do not originate from any account held by the customer with either Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad.

Campaign Profit Rate

7. JustOne Priority Plus Savings Account-i profit rates:

Tier & Profit Rate

Whole Balance (MYR)	Profit Rate (% p.a.)
Below 100,000	0.10
From 100,000 to 1 million	1.50
From 1 million to 5 Million	1.75
Above 5 Million	2.00

8. Profit is calculated on simple calculation as per below and accrued daily. Profit earned will be credited at the end of each month.

$$\text{Net Deposit} \times \text{profit rate per annum} \times \frac{\text{number of placement days}}{(365 \text{ or } 366)}$$

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Example:

Ms A opens her account on 27 Jan 2021. The daily Net Deposit in her account in Jan 2021 is RM3,500,000. Ms A's account is opened for 5 days in Jan 2021.

Daily profit rate computations are as follows:

Deposit (MYR)	Profit Rate (% p.a.)	Placement Day	Daily Profit Rate (MYR)
3,500,000	1.75	Day 1	167.808
3,500,000	1.75	Day 2	167.808
3,500,000	1.75	Day 3	167.808
3,500,000	1.75	Day 4	167.808
3,500,000	1.75	Day 5	167.808
Total Profit Rate of the Month			839.041

On 14 Feb 2021, Ms A deposit RM1,500,000. The daily profit rate computations are as follows:

Deposit (MYR)	Profit Rate (% p.a.)	Placement Day	Daily Profit Rate (MYR)
3,500,000	1.75	Day 1	167.808
3,500,000	1.75	Day 2	167.808
3,500,000	1.75	Day 3	167.808
3,500,000	1.75	Day 4	167.808
3,500,000	1.75	Day 5	167.808
3,500,000	1.75	Day 6	167.808
3,500,000	1.75	Day 7	167.808
3,500,000	1.75	Day 8	167.808
3,500,000	1.75	Day 9	167.808
3,500,000	1.75	Day 10	167.808
3,500,000	1.75	Day 11	167.808
3,500,000	1.75	Day 12	167.808
3,500,000	1.75	Day 13	167.808
5,000,000	2.00	Day 14	273.972
5,000,000	2.00	Day 15	273.972
5,000,000	2.00	Day 16	273.972
5,000,000	2.00	Day 17	273.972
5,000,000	2.00	Day 18	273.972
5,000,000	2.00	Day 19	273.972
5,000,000	2.00	Day 20	273.972
5,000,000	2.00	Day 21	273.972
5,000,000	2.00	Day 22	273.972
5,000,000	2.00	Day 23	273.972

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5,000,000	2.00	Day 24	273.972
5,000,000	2.00	Day 25	273.972
5,000,000	2.00	Day 26	273.972
5,000,000	2.00	Day 27	273.972
5,000,000	2.00	Day 28	273.972
Total Profit Rate of the Month			6,291.093

Total profit earned by Ms A on 1st March 2021: **RM 7,130.134**

9. The profit rate is subject to Overnight Profit Rate (OPR) changes as announced by Central Bank of Malaysia (BNM).

General

10. The Bank's decisions relating to this Campaign are final and binding all participants.
11. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCSB. SCSB's decisions relating to this Campaign is final.
12. 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.
13. 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.
14. By participating in the Campaign, all participants:
- a) Agree to participate in any interviews or other publicity events required by SCSB;
 - b) Consent for SCSB to disclose or publish their personal information such as their names and identities and any general information that SCSB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - c) Grant SCSB 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.
15. 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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