

TERMS AND CONDITIONS

Priority and Premium Referral Campaign H2 2019

Campaign

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) Priority and Premium Referral Campaign H2 2019 (“**Campaign**”) will run from 01 August 2019 to 31 December 2019, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3.0 This Campaign Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility

- 4.0 This Campaign is open to all of the Bank’s clients who fulfil the following conditions except for the Bank’s permanent or contract staff on Front Line Incentive Plan (“FLIP”) or Priority and Premium Banking department staff (non-FLIP), and non-individuals or corporate customers (“**Eligible Referrer**”):
 - 4.1 have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - 4.2 introduce new clients to Priority/Premium Banking and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 4.3 submit the fully completed online Priority/Premium Banking Referral Form (“**Referral Form**”)
 - 4.3.1 Priority Online Referral Form: https://www.sc.com/my/priority/mgm/refer/?camp_id=PriorityReferral
 - 4.3.2 Premium Online Referral Form: https://www.sc.com/my/priority/mgm/refer/?camp_id=PremiumReferral
- 5.0 In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“**Eligible Referee**”):
 - 5.1 Eligible Referee must be new to the Bank with no previous relationship with the Bank for the past 12 months prior to commencement of this Campaign Period;
 - 5.2 individuals over the age of 18 years;
 - 5.3 successfully signed for Priority/Premium Banking membership during the Campaign Period. The Priority/Premium Banking terms and conditions are available at <https://www.sc.com/my/priority/tnc/> and <https://www.sc.com/global/av/my-premium-banking-terms-and-conditions-v3-final-31-10-17.pdf>
- 6.0 By completing the Referral Form the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
 - 6.1 that the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank;
 - 6.2 that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Campaign;
 - 6.3 that the Eligible Referrer has informed the Eligible Referee to read the privacy notice at the Bank’s website www.sc.com/my/; and
 - 6.4 that the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes of this Campaign.
- 7.0 Under this Campaign, the Eligible Referrer would be entitled to Reward as laid out at Clause 8.1 upon a Successful Referral of an Eligible Referee. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer have completed and submitted the Referral Form, and provided Eligible Referee who is equally eligible under the terms of this Campaign and successfully signed up for Priority/Premium Banking membership during this Campaign Period in accordance with the terms and conditions as laid out here:

- 7.1 The Eligible Referee is allowed to qualify for Priority/Premium Banking membership provided that the Eligible Referee fulfils the requirements of the Priority/Premium Banking terms and conditions and has to be a New-to-Bank (“NTB”) customer who maintain a minimum of RM250,000 (Priority Banking) or RM100,000 (Premium Banking) fresh fund with the Bank in deposits and/or investments.
- 7.2 To be eligible for this campaign, Eligible Referee must complete their Customer Investment Profile (“CIP”),
- 7.3 The Eligible Referee and his/her joint account holders (if any) were not existing clients of the Bank in the past twelve (12) months prior to commencement of this Campaign period
- 7.4 Where an Eligible Referee’s accounts are joint account, the account shall be treated as ONE (1) introduction only, irrespective of the number of accountholders.
- 7.5 The Eligible Referee’s account must not be a joint account held together with the Eligible Referrer.
- 7.6 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.
- 7.7 “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 / Islamic 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).

Reward

- 8.1 Eligible Referrer with Successful Referral(s) will be entitled to Reward as stated below:

Number of Successful Referrals	Reward
(1) Priority Referral	RM350 per referral (cash reward)
(2) Priority Referrals	RM700 (cash reward) or one unit of Luggage Bag (cabin size)
(3) Priority Referrals	RM1,050 (cash reward) or one unit of Tablet Wi-Fi 32GB
(4) Priority Referrals	RM1,400 (cash reward) or one unit of Smart Watch Series 4
(5) Priority Referrals	RM1,750 (cash reward) or one unit of 43” Smart 4K TV

Number of Successful Referrals	Reward
Each (1) Successful Premium Referral	RM100 per referral (cash reward)

- 8.2 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 8.3 The Bank reserved the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.
- 8.4 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 8.5 The cash reward will only be given on in sequential order from the Eligible Referrer who fulfilled all the criteria until the capping amount is exhausted. Total of RM343,000 and RM90,000 cash to be redeemed respectively for Priority Banking referral and Premium Banking referral in this campaign.
- 8.6 The cash reward will be credited to the Eligible Referrer’s MYR SCBMB or SCSB active savings/current account (“Account”) within 90 days after the end of the campaign period.
- 8.7 If the Eligible Referrer has more than one Account, cash reward will be credited to the active Account held in the Eligible Referrer’s sole name based on the latest account opening date held in the bank’s records.

- 8.8 In the event the Eligible Referrer only has joint accounts, it will be credited to the active Account with the latest account opening date as held in the bank's records.
- 8.9 In the event Eligible Referrer have both current account and savings account and opened on the same date, cash reward will be credited to the active current account.
- 8.10 For Premium Banking referrals, the mobile number of Eligible Referee in the online Premium Banking Referral Form must match the mobile number of account opened by the Eligible Referee. Should the number mobile does not match, it will be treated as an unsuccessful referral and no cash reward will be given to the Eligible Referrer.
- 8.11 The Bank has the discretion to forfeit the cash reward in the event all Account (s) is/are dormant, closed or terminated.

Gift Item Reward

- 8.12 The Reward under this Campaign will be delivered by courier to the corresponding address registered in the Bank's system. If there is a change of address, the Eligible Referrer needs to update the change with the Bank. Delivery will not be made to a P.O. Box address or an address outside Malaysia.
- 8.13 Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address within ninety (90) days from the last date of the Campaign ("Initial Delivery Date"). If any Reward is unclaimed after two (2) weeks from initial delivery date or after two failed delivery attempts, whichever happens first, the Eligible Referrer must personally collect the Reward at the address stated on the courier advice sent to the Eligible Referrer. Otherwise, the delivery charges for the Reward must be paid by the Eligible Referrer.
- 8.14 Any Reward which are not claimed six (6) weeks after initial delivery date will be forfeited. Customers whose Reward has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Reward.
- 8.15 The value of the Reward as stated in this campaign is based on the price quoted to the Bank by the Bank's vendor before the rolling out of this campaign. The Bank will not entertain any request or claim for the exchange of the Reward based on the current value of the Reward before or after the redemption of the Reward.
- 8.16 Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
- 8.17 If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.
- 8.18 The Bank will only bear the cost of the Reward and delivery to the registered address as stated in 9.3. Any incidental expenses i.e. re-delivery, taxes, etc must be borne solely by the Eligible Referrer.
- 8.19 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.
- 8.20 Eligible Referrers are advised to examine his/her Reward upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Reward. Any dispute or complaint about the Reward must be resolved directly with the supplier within three (3) business days, if applicable. The Bank will not be responsible for any injury, loss or damage resulting from using the Reward, directly or indirectly.
- 8.21 The Bank reserved the right at its discretion to substitute the Reward with other products of approximately equal value at any time with prior notice.

Illustration of Reward Eligibility

9.1 Eligible Referrers submitted four (4) Priority Banking referrals and the following referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. Two (2) out of the four (4) referrals will not be successful as the Asset Under Management (“AUM”) of Referee C is below RM250,000 and Referee D is an existing client of the Bank for the last twelve (12) months. The Eligible Referrer will be entitled to RM700 cash reward or one unit of Luggage Bag (cabin size) based on two (2) successful referral cases.

Referees & AUM	Eligibility	Successful Referral Count
A AUM of RM500,000	<ul style="list-style-type: none"> ✓ Referee A fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee A completed CIP ✓ Referee A is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee A account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee. 	1
B AUM of RM250,000	<ul style="list-style-type: none"> ✓ Referee B fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee B completed CIP ✓ Referee B is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee B account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	1
C AUM of RM50,000	<ul style="list-style-type: none"> ✗ Referee C does not fulfil the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee C completed CIP ✓ Referee C is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee C account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0
D AUM of RM350,000	<ul style="list-style-type: none"> ✓ Referee D fulfils the Priority Banking criteria of minimum RM250,000 AUM fresh funds ✓ Referee D completed CIP 	0

	<ul style="list-style-type: none"> ✗ Referee D is an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee D account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	
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9.2 Eligible Referrer submitted four (4) Premium Banking referrals and the following Eligible Referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. Two (2) out of the four (4) referrals will not be successful as the Asset Under Management (“AUM”) of Referee C is below RM100,000 and Referee D is an existing client of the Bank for the last twelve (12) months. The Eligible Referrer will be entitled to RM200 cash reward based on two (2) successful referral cases.

Referees & AUM	Eligibility	Successful Referral Count
A AUM of RM150,000	<ul style="list-style-type: none"> ✓ Referee A fulfils the Premium Banking criteria of minimum RM100,000 AUM fresh funds ✓ Referee A completed CIP ✓ Referee A is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee A account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee. 	1
B AUM of RM100,000	<ul style="list-style-type: none"> ✓ Referee B fulfils the Premium Banking criteria of minimum RM100,000 AUM fresh funds ✓ Referee B completed CIP ✓ Referee B is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee B account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	1
C AUM of RM50,000	<ul style="list-style-type: none"> ✗ Referee C does not fulfil the Premium Banking criteria of minimum RM100,000 AUM fresh funds ✓ Referee C completed CIP ✓ Referee C is NTB and not an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee C account is not a joint account with Eligible Referrer 	0

	<ul style="list-style-type: none"> ✓ Eligible Referrer is not the Referee 	
D AUM of RM150,000	<ul style="list-style-type: none"> ✓ Referee D fulfils the Premium Banking criteria of minimum RM100,000 AUM fresh funds ✓ Referee D completed CIP ✗ Referee D is an existing client of the Bank for the last 12 months prior to Campaign period. ✓ Referee D account is not a joint account with Eligible Referrer ✓ Eligible Referrer is not the Referee 	0

General

- 10.1 The Bank's decisions relating to this Campaign are final and binding all participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank
- 10.2 The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my
- 10.3 By participating in the Campaign, all participants:
- 10.3.1 consent for The Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward;
 - 10.3.2 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
 - 10.3.3 grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 10.4 The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.