

Terms and Conditions

Q2 2020 Just Transfer Wealth Program

Standard Chartered Bank Malaysia Berhad
Standard Chartered Saadiq Berhad

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively refer as “Bank”) Q2 2020 Just Transfer Program (“**Campaign**”) commences from **1 April 2020 to 30 June 2020**, 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;
 - 3.3 New-to-Wealth (“**NTW**”), New-to-Product (“**NTP**”) and Existing-to-Product (“**ETP**”) Clients
 - 3.4 NTW clients refer to existing bank clients without Asset Under Management (“**AUM**”) and without any wealth transactions for the past 12 months from 1 April 2020.
 - 3.5 NTP clients refer to existing to bank clients without Unit Trust / Islamic Unit Trust (“**UT**”) AUM and have transactions for the past 12 months with the Bank.
 - 3.6 ETP clients refer to existing bank clients with a single fund holding only at the point of transfer. At the point transfer refers to the date clients perform the transfer-in.
4. For the purpose of this Campaign:
 - 4.1 Open to all clients for UT transfer-in only from other banks to the Bank within the Campaign Period.
 - 4.2 **Transfer-in** refers to transfer of UT from any bank by the Eligible Clients to the Bank.
5. In order for the Bank to calculate the reward value (please refer Clause 6), the Bank will take into consideration the **Net New Transfer Value**.

“**Net New Transfer Value**” means total AUM transfer-in within the Campaign Period minus total AUM transfer-out (from the Bank to other banks) and the total redemption (of the UT and/or RB investment) within the Campaign Period.

Campaign's Reward

6. Eligible Clients who satisfies all the terms and conditions set out in this Campaign will enjoy the following reward:

Tier	Net New Transfer Value (MYR)	Cash Back (RM)
1	250,000 to RM499,999	750
2	500,000 to RM999,999	2,000
3	Above 1,000,000	5,000

7. The reward of this Campaign is Cash Back. The Cash Back will be credited into Eligible Client's CASA account directly subject to the conditions in this Campaign.
8. The Bank reserves the right to change or exchange into any form of rewards in an equivalent amount, and Eligible Clients will be notified by way of communications provided in this Campaign.
9. Eligible Client's Cash Back value will be calculated based on Net New Transfer Value and entitle for the Cash Back as provided in the table above.

Scenario 1:

Mr Ganga transfer-in a total AUM of UT worth RM 850,550 in value on 20 April 2020. He has not transferred-out or redeemed any investment during the Campaign Period. At the end the Campaign Period, the Bank will base on the Net New Money reward Mr Ganga in accordance to the table provided under Clause 6.

The total transfer-in UT by Mr Ganga falls under tier 2 (under Clause 6). Based on the reward tier, Mr Ganga will receive Cash Back of RM 2,000.

Scenario 2:

Mr Balendra had transferred-in a total AUM of UT worth MYR 1,500,000 in value on 8 May 2020. Within the Campaign Period, Balendra has a total redemption of RM 450,000 (Transfer-out and redemption). Hence, as per the Campaign criteria his Net New Transfer Value is RM 1,050,000 and fall under tier 3 (under Clause 6).

Therefore, he is entitled for the Cash Back of RM5,000

10. Eligible Clients must complete the **Gift Redemption Form** (will be available at branches) and provide CASA account number which is still active for crediting the Cash Back (“CASA Account”). However, the CASA Account provided must be single account holder, or if it is a joint account, the Eligible Client must be the primary account holder.
11. The completed Gift Redemption Form must be received by the Bank during the Campaign Period.
12. The Cash Back reward will be credited into the CASA Account within 8 weeks from the date the Campaign ends.

General

13. 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.
14. 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.
15. By participating in the Campaign, all participants:
 - 15.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 15.2 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
 - 15.3 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.
16. 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.
17. 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.