

Standard Chartered Bank Malaysia Berhad Campaign Terms and Conditions

Campaign

1. The Quarter 4 (“Q4”) 2018 Wealth Power 12 Months 5% per annum (“p.a.”) Term Deposit (“TD”) (“**Campaign**”) is valid from **10th October 2018 to 31st December 2018** both dates inclusive or such time provided in this Campaign (“**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 all Clients who fulfil the following conditions (“**Eligible Clients**”):
 - 3.1 Individual aged 21 and above;
 - 3.2 All Standard Chartered Bank Malaysia Berhad (“SCBMB”) Eligible Clients who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - 3.3 This Campaign will entitle Eligible Clients to earn promotional TD rate of 5% p.a. for 12 months when Eligible Client chooses to take up a Wealth Power (“WP”) product as defined below and meet all the Campaign criteria. WP is a leverage lending facility that offers Eligible Clients a leverage against their initial capital with SCBMB. All WP facility approval is subject credit assessment.
 - 3.4 This Campaign will end:
 - a) on 31st December 2018; OR
 - b) the total TD placement by Eligible Clients with SCBMB reaches the target tranche size of RM50 million, whichever is earlier.
4. For the purpose of this Campaign:
 - 4.1 “**Bank**” refers to SCBMB.
 - 4.2 Unit trust (“**UT**”) investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.
 - 4.3 For joint investments, the investments are treated belonged to the person whose name appears first in the investment application form.
 - 4.4 “**Selected Investments**” means single payment UT funds and/or Bonds (“Bonds”) purchased through SCBMB branches and where the Eligible Clients pays a sales charge / bond spread of 2% (“**Investment Sales Charge**”).



NOTE: Please obtain from your Relationship Manager the latest list of investments that are eligible for this Campaign.

- 4.5 “CIE” refers to Client Initial Equity and defined as the initial capital for investments placed upon WP application is submitted.

Participation

5. Each Eligible Client will enjoy the promotional TD rate of 5% p.a. for 12-months placement.
- 5.1 Eligible Clients will enjoy 5% p.a. in local currency Malaysian Ringgit (“MYR”) on the TD amount for 12 months placement with a 1:1 ratio of CIE to TD, should their WP application be approved.
- 5.2 Under this Campaign, Eligible Clients can only place the TD in Malaysian Ringgit (“MYR”). If the CIE is in a currency other than MYR, for the purpose of MYR TD placement the following will be used:
- i) USD/MYR 4.10
 - ii) HKD/MYR 0.50
 - iii) AUD/MYR 3.00
 - iv) EUR/MYR 4.80
 - v) GBP/MYR 5.30
 - vi) SGD/MYR 3.00
 - vii) MYR/CNY 1.60
- 5.3 The above is only applicable during the Campaign Period.
- 5.4 Upon CIE placed by the Eligible Clients and completion of its credit assessment, it is mandatory for Eligible Clients to apply at a maximum Loan-to-Value (“LTV”).
- 5.5 Eligible Clients must invest at least 95% of the “Total Investment Amount”, which is the aggregate of Client Initial Equity and WP facility Limit, into Selected Investment at the Bank’s Investment Sales Charge.
- 5.6 Eligible Clients is only allowed to place the TD within 15 Calendar days upon the application of WP is approved and investment in Selected Investment has been made.
- 5.7 If any Eligible Client exercises cooling-off right, cancels or fail to fulfil any of the requisite criteria of the campaign, he/she is no longer fulfilling the eligibility criteria. Eligible Clients should note that they will not receive any interest on their TD if they withdraw, or are unable to fulfil the campaign eligibility at any occurrence. Subsequently the Bank will proceed to uplift the TD and the principal amount shall be returned to Eligible Client’s designated CASA account.



- 5.8 Any placement of TD in the Bank by the Eligible Clients is subject to the Bank's banking agreement.
 - 5.9 For general WP terms and conditions, please refer to Client Terms and Products Terms for Personal Loan/Personal Line of Credit/Overdraft, available on sc.com/my.
 - 5.10 The Bank can deduct the sum of monies from the Eligible Client's CASA account which is equivalent to the value of the promotional interest should the Eligible Clients at any time fail to pay the premium/contribution of the premium/contribution payment term.
6. The Bank reserves the right to cease this Campaign at any time.

General

- 7. Eligible Clients who participate in this Campaign will not be eligible for other promotions or campaigns offered by Wealth Management during the Campaign Period.
- 8. 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.
- 9. 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.
- 10. 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
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.
- 11. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials, these Terms and Conditions shall prevail.
- 12. 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.

