

Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad Campaign Terms and Conditions

Campaign

1. The WM 5% per annum (“p.a.”) Term Deposit/Term Deposit-i (“TD/TD-i”) Bundle (“Campaign”) is valid from 31 October 2018 to 31st December 2018, both dates inclusive (“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**”):
 - i) Individual aged 21 and above;
 - i) New and existing Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) Eligible Clients who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period;
 - ii) This Campaign will entitle Eligible Clients to earn promotional TD/TD-i promotional rate when client chooses to take up a WM 5% p.a. TD/TD-i Bundle;
 - iii) Term Deposit-i (TD-i) is under the concept Commodity Murabahah.
4. For the purpose of this Campaign:
 - 4.1) “**Bank**” refers to SCBMB and SCSB
 - 4.2) The WM 5% p.a. TD Bundle is offered to SCBMB and SCSB Eligible Clients only.
 - 4.3) Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.
 - 4.4) For joint investments, the investments are treated belong to the person whose name appears first in the investment application form
 - 4.5) The funds use for this Campaign must be from **Existing Funds** or **Fresh Funds**.
 - 4.6) “**Existing Funds**” means funds which originate from any accounts maintained with SCBMB or SCSB.
 - 4.7) “**Fresh Funds**” means funds which originate from any accounts maintained with other banks other than SCBMB and SCSB.
 - 4.8) “**Selected Investments**” is illustrated below

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- a) Any single payment unit trust funds/Islamic unit trust, bonds/sukuk and/or single premium insurance or Takaful purchased through SCBMB or SCSB branches and where the client pays a sales charge of at least 2% in the case of single payment unit trust funds/Islamic unit trust and bonds/sukuk. The minimum investment and/or insurance or Takaful purchase amount by the Eligible Client must be RM 3 million in order to be eligible to participate in this Campaign. Eligible Client who purchases investment and/or insurance or Takaful are entitled to place a TD/TD-i at 5% p.a. with the Bank for 12 months on a 1:1 ratio.
- b) PRUsignature prime insurance (denominated in USD)
This offer is only valid between 22 October 2018 to 9 November 2018 or upon the tranche size of USD 50 million being exhausted, whichever occurs earlier but shall not exceed the Campaign Period. The minimum purchase amount by the Eligible Client must be USD 100,000 in order to be eligible to participate in this Campaign. Eligible Client who purchases PRUsignature prime is entitled to place a Ringgit Malaysia ("RM") TD at 5% p.a. with the Bank for 12 months on a 1:1 ratio. For the purpose of calculating the eligible TD placement amount in RM, the conversion ratio will be USD1 is equivalent to RM4. *This is not applicable for Saadiq

NOTE: Please obtain from your Relationship Manager the latest list of investments/Islamic investments including Islamic unit trust and/or insurance or Takaful products that are eligible for this Campaign.

4.9) Funds used for the TDs/TD-i's cannot be allowed for lending/financing facility purpose. The funds placed in TDs/TD-i's must be free from encumbrances.

Participation

5. Each Eligible Client will enjoy the TD/TD-i promotional rate of 5.00% p.a. for 12-months placement upon the terms and conditions in this Campaign.
6. Each Eligible Client's entitlement to promotional TD/TD-i rate under this Campaign is subject to the following conditions:
 - 6.1) The total amount of placement in TD/TD-i cannot be more than the amount of Selected Investments purchased;

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- 6.2) The Selected Investment's primary accountholder must also be the primary accountholder for the TD/TD-i;
- 6.3) The placement of TD/TD-i must be made within 30 days upon purchase of Selected Investments.
- 6.4) There shall be only 1 placement of TD/TD-i with 1 TD/TD-i certificate. Multiple TD/TD-i placements in different certificates are not allowed.

Example 1:

Mr. Lee has invested RM 3,000,000 into a single payment unit trust or Islamic unit trust funds on 20 September 2018.

Mr. Lee is entitled to place a TD / TD-i at 5% p.a. for 12 months. At a ratio of 1:1, Mr. Lee can place RM 3,000,000 of TD/TD-i and is entitled to the rate of 5% p.a. for 12 months.

Example 2:

Mr. Tan is investing for the first time with the Bank and invested RM 3,000,000 in a single payment Unit Trust or Islamic unit trust Fund on 20 September 2018. He would like to make a placement of RM 4,000,000 into the TD/TD-i.

Mr. Tan can only place RM 3,000,000 TD/TD-i in order to be entitled for the promotional TD/TD-i rate of 5% p.a. for 12 months because the ratio of Selected Investment or Islamic Investment to TD/TD-i is 1:1.

Example 3:

Mr. Wong has invested USD\$ 100,000 into PRUsignature prime on 23 October 2018. At a ratio of 1:1, Mr. Wong can place RM 400,000 of TD and is entitled to the rate of 5% p.a. for 12 months.

- 7. If any Eligible Client exercises cooling-off right or cancels any of the Selected Investments or fails to fulfil any of the requisite criteria of the purchase campaign products, 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. Any premature upliftment for TD-i is subject to client providing full rebate on the total profit agreed with the Bank. Subsequently the Bank will proceed to uplift the TD-i and the principal amount shall be returned to Eligible Client's designated CASA or Islamic CASA-i account.

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8. Any placement of TD/TD-i in the Bank by the Eligible Clients is subject to the Bank's banking agreement.
9. The Bank reserves the right to cease this campaign at any time.
10. The Bank can deduct the sum of monies from the Eligible Client's CASA or Islamic CASA-i account which is equivalent to the value of the promotional interest/profit rate should the client at any time fail to pay the premium/contribution of the premium/contribution payment term.

General

11. Eligible Clients who participate in this Campaign will not be eligible for other promotions or campaigns offered by Wealth Management during the Campaign Period.
12. 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. The Bank's decision shall be final and conclusive.
13. 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.
14. 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.
15. 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.
16. 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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