

## Save and Receive e-Rewards CASA Campaign Terms and Conditions

### Campaign

1. The Save and Receive e-Rewards CASA Campaign (“Campaign”) will run from 13<sup>th</sup> April to 30<sup>th</sup> June 2020 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the Campaign terms and conditions below. This Campaign terms and conditions must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms and the banking agreement, these terms shall prevail limited only to the inconsistencies.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

### Eligibility

4. This Campaign is open to-
  - i) Existing clients of Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad with any Current or Savings Account (“CASA”) with SCBMB or all Islamic Current or Savings Account based on Tawarruq (“Islamic CASA”) with SCSB during the Campaign Period; and maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
  - ii) Existing SCBMB credit card holders without a SCBMB current or savings account, or Islamic CASA
  - iii) New-to-bank clients who opened a SCBMB current or savings account or Islamic CASA during the Campaign PeriodThis Campaign is not open to Saadiq Priority Plus-i Accounts, Saadiq MyHome One-i, SCBMB Mortgage One Account

(Collectively referred to as “Eligible Account Holders/participants”)



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- iv) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

## Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to April to June 2020
- b) **“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) and / or liquidation of Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.
- c) **“Eligible CASA / Eligible Islamic CASA”** means all individual current and savings account with SCBMB or all Islamic Current or Savings Account based on Tawarruq (except for Priority Plus-i account, Saadiq My HomeOne-i, Mortgage One Account) and with SCSB opened or top-up with the required Fresh Funds / Incremental Fresh Funds during the Campaign Period;)
- d) **“Allocation Period”** means six (6) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purpose of this Campaign.
- e) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.
- f) **“Incremental Balance” (IB)** is the difference between the sum of all current accounts, savings accounts, Islamic CASA and fixed deposits / term deposit-i balances held by the client with the Bank as at the last day of the deposit month, minus the Benchmark Balance. IB must be met and Fresh Funds must be earmarked as per the stipulated Allocation Period, in order for the account holder to be eligible for rewards.
- g) **“Benchmark Balance”** is the Eligible CASA / Islamic CASA’s total sum of all currents, savings accounts and time deposit balances (at client level), at month end with the Bank as at 31<sup>st</sup> March 2020.



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### Reward

5. The Eligible CASA / Islamic CASA must fulfil all the following requirements in order to participate in this Campaign:
  - (a) Must deposit or credit Fresh Funds or place into an Eligible CASA / Eligible Islamic CASA the required amount as stated in Table A below; and
  - (b) Fresh Funds in the Eligible CASA / Eligible Islamic CASA must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period.
  - (c) Eligible Account Holders are required to meet the Fresh Funds and allocation conditions as set out in Clause 5 (a & b), and the Incremental Balance conditions as exemplified in Table B & C A, and under Interpretation (Clause f & g)
  
6. Under this Campaign, Eligible Account Holders will be entitled to the following e-vouchers (“Rewards”) stated in Table A, subject to the availability stated in the same table, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of rewards) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

**Table A: Reward Offer and Available Units**

Fresh Funds Placement into Eligible CASA / Islamic CASA	Reward	Total Units Available
RM45,000 – RM144,999	RM100 worth of GrabFood or Lazada e-vouchers	1,500
RM145,000 - RM249,999	RM300 worth of GrabFood or Lazada e-vouchers	260
RM250,000 & above	RM700 worth of GrabFood or Lazada e-vouchers	100



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7. The Fresh Funds can be made in multiple placements amounting to a minimum sum of RM45,000 or RM145,000 or RM250,000 as per Table C to be entitled for the Rewards. All placements must be made within the Campaign Period.
8. Each client is entitled to receive only one (1) reward only. To elaborate, client who deposits RM135,000 in Fresh Funds into an Eligible CASA / Islamic CASA and with an Incremental Balance of RM135,000 will receive one Reward worth RM100, and NOT three Rewards worth RM300 in total.
9. Kindly refer to Table B and C for more scenarios and clarification on computation of on Incremental Balance for existing clients and new-to-bank clients.

**Table B: For Existing Clients**

Benchmark Balance as at 31 March 2020 (A)	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month (B)	Fresh Funds	Incremental Balance [B – A]	Eligible for Reward & Reward Type (Yes / No)
<u>Client A</u> RM250K	15 Apr 20	RM500K	RM250K	RM500K – RM250K = RM250K	Yes (RM700 worth of GrabFood or Lazada e-vouchers)
<u>Client B</u> RM20K	30 Apr 20	RM80K	RM50K	RM80K – RM20K = RM60K*	Yes (RM100 worth of GrabFood or Lazada e-vouchers)
<u>Client C</u> RM100K	2 May 20	RM120K	RM20K	RM120K – RM100K = RM20K^	Not eligible

Illustration on Client B

\*The RM60K incremental fresh funds can comprise of RM50,000 deposited in Eligible CASA / Eligible Islamic CASA, and RM10,000 deposited in Fixed Deposit (“FD”) / Term Deposit-i (“TD-I”) OR RM60K deposited into any CASA / Islamic CASA.



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Illustration on Client C

^ Client C's Incremental Balance is insufficient.

**Table C: For New-To-Bank Clients**

Benchmark Balance as at 31 March 2020 (A)	Deposit Date	Sum of All current, savings & fixed deposit / term deposit-i balance At Last Day of Deposit Month (B)	Fresh Funds	Incremental Balance [B – A]	Eligible for Reward & Reward Type (Yes / No)
<u>Client D</u> RM0	24 April 20	NA	RM300K	RM300K – RM0 = RM300K	Yes (RM700 worth of GrabFood or Lazada e-vouchers)

10. Letter of Reward Entitlement (“Letter”) will be issued via the Bank to the Eligible Account Holder who opened a new account and deposited or placed Fresh Fund into the Eligible CASA / Islamic CASA. The Letter, issued in person or via e-mail will state the Reward the Eligible Account Holder is entitled to based on the Allocation Amount. Through the letter, the Eligible Account Holder must indicate his/her choice of Reward (GrabFood or Lazada e-voucher) in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted to the Bank. For Eligible Account Holders whose Fresh Funds were transferred digitally via Interbank GIRO, Instant Transfer, cheque deposit or through the automated teller machine (“ATM”) and whereby the Fresh Funds were allocated for the Allocation Period out-of-branch (“Out-of-Branch Eligible Account Holders”), the choice of reward in accordance with the Fresh Funds deposited and acknowledgement to deposit as per Campaign terms and conditions will be captured via voice recording.
11. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for six (6) months.



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12. In the event of joint Account Holders, the Reward shall be given to the primary Account Holder only as stated in the Bank's records.
13. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering rewards / gifts during the Campaign Period.
14. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Reward/s. Clients who lost his/her entitlement to the Reward are not entitled to any payment or compensation.
15. Rewards will be delivered via e-mail or SMS to the Eligible CASA / Eligible Islamic CASA e-mail address as maintained in the Bank's system. No physical voucher will be sent to the Eligible Client.
16. The Rewards must be redeemed in full and for a single use or one-time transaction only. Any balance or unutilized reward cannot be accumulated for future use. To elaborate, the eligible client who receives RM700 worth of e-vouchers must use the Reward in a single transaction.
17. The Rewards are valid for 180 days from the day of issuance and the expiry date of the Reward is stated in the reward notification email as per Clause 15.
18. The GrabFood and Lazada e-vouchers are available in the following denomination for client's selection as per Table D:-

**Table D**

Merchant	Denomination of Reward
GrabFood	RM20
Lazada	RM50, RM100, RM200, and RM500

19. All Rewards will be fulfilled no later than two (2) months from the date of fresh funds placement.



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## Other Terms and Conditions Governing the Reward Offer

20. The Reward/s cannot be transferred, nor can they be exchanged for cash or for any other item.
21. Eligible Account Holders are advised to liaise directly with the merchant (i.e. GrabFood or Lazada) for faulty purchase of physical items, non-receipt of purchases using the Reward, and other issues pertaining to the service or product offered by GrabFood or Lazada (“Merchant”). The Bank does not provide any warranty or guarantee of any kind for the items purchased from the Merchants, nor shall the Bank be responsible for the quality, merchantability, safety or fitness whatsoever of the purchased items.
22. The Bank may change or substitute the Reward/s with an item of similar value if the Reward/s is recalled, discontinued or out of stock by its manufacturer or distributor.
23. Eligible Account Holders whose Eligible CASA / Islamic CASA are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Reward/s, will not be entitled to any rewards under this Campaign.
24. The Reward/s will be given to the relevant primary accountholder as indicated in the Bank’s records only.

## General

25. For SCSB account, the campaign is only applicable to Islamic CASA based on Tawarruq.
26. 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.
27. 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](http://sc.com/my), and in the Bank’s branches.
28. By participating in the Campaign, all participants:
  - (i) Agree to participate in any interviews or other publicity events required by the Bank;



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- (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.
29. 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.
30. 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.



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