



TERMS AND CONDITIONS

Standard Chartered BIG Campaign

Program

- 1.0 The Standard Chartered Bank Malaysia Berhad (“**SCBMB**”) and Standard Chartered Saadiq Berhad (“**SCSB**”) (collectively known as “**the Bank**”) BIG Campaign (“**Campaign**”) will run from 26 October 2021 to 31 December 2021, inclusive of both dates (“**Campaign Period**”).
- 2.0 By participating in this Campaign, the participants agree to be bound by all the terms and conditions below.
- 3.0 This Campaign Terms and Conditions must be read with the respective 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 and Conditions 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:
 - 4.1 Individuals who complete the Bank’s online short form at <https://www.sc.com/my/deposits/casa/apply/?pid=AABig> (“**Online Short Form**”); and
 - 4.2 Are new or existing clients of the Bank who maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements throughout the Campaign Period; and
 - 4.3 Are at least 18 years old; and
 - 4.4 Are not employees of the Bank; and
 - 4.5 Are not non-individuals or corporate clients; (together will be referred to as “**Eligible Participants/Participants**”)
 - 4.6 This Campaign is not open to SCSB MyHome One-i and SCBMB Mortgage One Account.

Interpretation

For the purpose of this Campaign:

- a) “**Eligible Account**” refers to the registered PIDM product name applicable for this Campaign which are Privilege Savings Account, Super Salary-I and JustOne Priority Plus Savings Account-i.

Note: Super Salary-i and JustOne Priority Plus Savings Account-i are based on the Shariah concept of Tawarruq. Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by the customer to the Bank on a deferred basis. Subsequently, the Bank will sell the same asset to a third party on a cash and spot basis.

- b) “**Fresh Funds**” means monies or funds howsoever transferred, credited or paid into an Eligible Account 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 the Bank. 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 also considered as Fresh Funds.
- c) “**CASA**” means any SCBMB Current or Savings Account or SCSB Current or Savings Account.
- d) “**New-to-CASA (NTC)**” means an individual who does not have an existing SCBMB CASA or SCSB CASA prior to the Campaign Period.
- e) “**Existing-to-CASA (ETC)**” means an individual who has an existing SCBMB CASA or SCSB CASA prior to the Campaign Period.





Reward

5.0 Under this Campaign, Eligible Participants will be entitled to a one-off Reward (as defined hereinafter) as stated below upon fulfilling the requirements as laid out in Clauses 6.0 and 7.0:

Offer	Eligibility	Reward
BIG Deposits Acquisition	New-to-CASA (NTC) Clients	5,000 BIG Points (on a first come first served basis)
BIG Salary Switch	New-to-CASA (NTC) Clients and/or Existing-to-CASA (ETC) Clients	5,000 BIG Points (on a first come first served basis)

6.0 To be entitled for the BIG Deposits Acquisition Offer, Eligible Participants must fulfil the following requirements:

- 6.1 Complete the Bank's online short form at <https://www.sc.com/my/deposits/casa/apply/?pid=AABig> ("Online Short Form"); and
- 6.2 Must not have had an existing SCBMB CASA or SCSB CASA prior to the Campaign Period ("NTC"); and
- 6.3 Must successfully open a Privilege Savings account, Super Salary-i (payroll) account or JustOne Priority Plus Savings Account-i ("Eligible Account") within the Campaign Period;
- 6.4 Must be an existing BIG Member (having subscribed and registered for membership under the loyalty and rewards programme operated by BIGLIFE Sdn. Bhd. ("BIG") Under the name "BIG Rewards") and have a unique registration number known as the "BIG Member ID" issued by BIG at the point of participation in the Campaign; and
- 6.5 Must successfully credit Ringgit Malaysia One Thousand (RM1,000) of Fresh Funds in a single transaction into their newly opened account as detailed in Clause 6.3 within seven (7) calendar days from the account opening date.

7.0 To be entitled for the BIG Salary Switch Offer, Eligible Participants must fulfil the following requirements:

- 7.1 Complete the Bank's online short form at <https://www.sc.com/my/deposits/casa/apply/?pid=AABig> ("Online Short Form"); and
- 7.2 Must not be receiving their salary in any of their SCBMB CASA or SCSB CASA or Eligible Account; and
- 7.3 Must successfully register their participation in the Campaign by sending SCBBIG<space>IC/Passport Number via short messaging service (SMS) to 66399 as explained in Clause 16.0 ("**SMS Registration**") by 31 December 2021; and
- 7.4 Switch their salary account to either their existing SCBMB CASA or SCSB CASA or their newly opened Eligible Account as detailed in Clause 6.3; and
- 7.5 The Bank must receive a salary credit transaction of at least Ringgit Malaysia Five Thousand (RM5,000) in the Eligible Participants' SCBMB CASA or SCBC CASA within sixty (60) days of the last day of the month in which the Eligible Participants opt-in to the Campaign ("salary cut-off date"). A salary credit transaction here is defined as a credit transaction directly from the Eligible Participants' employer. Transfers of funds which are self-initiated by the Eligible Participants, whether from other accounts maintained with the Bank or from other banks and/or financial institutions will **not** be eligible under this Campaign; and
- 7.6 Must not be self-employed.

Note: Eligible Participants may switch their salary account to their SCBMB CASA or SCSB CASA either via their company intranet or via email to their HR department. See Appendix 1.



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Standard Chartered Bank Malaysia Berhad 198401003274 (115793P)

Standard Chartered Saadiq Berhad 200801022118 (823437K)

Ref. No. 01122021.2.3.5



Terms and Conditions of the Rewards

8.0 For the BIG Deposits Acquisition Offer:

- 8.1 The Reward will only be given to the **first 500 New-to-CASA Clients (NTC Clients)** who successfully open a new Eligible Account during the Campaign Period AND successfully credit RM1,000 of Fresh Funds in a single transaction within seven (7) calendar days from the online account opening date.
- 8.2 The first 500 Eligible Participants will be recognised in sequential order from the first Eligible Participant under this Campaign based on the account opening date, and the date and time when the Fresh Funds were deposited, in accordance with Clause 6.0.
- 8.3 In the event of a tie, the Eligible Participant who meets the criteria in Clause 8.2 with the highest deposit balance as at 31 December 2021 will be the winner.
- 8.4 The Reward will be credited into the Eligible Participant's BIG Rewards account no later than 28 February 2022.
- 8.5 Eligible Participants whose Eligible Account is dormant, closed or terminated before the crediting of the Reward will not receive the Reward through other accounts.
- 8.6 In the event an Eligible Participant opens more than one Eligible Account with the same principal account holder, only the Eligible Account with the earliest account opening date during the Campaign Period will be eligible for the Reward. Each Eligible Participant is eligible for one Reward only pursuant to the BIG Deposits Acquisition Offer.

9.0 For the BIG Salary Switch Offer:

- 9.1 The Reward will only be given to the **first 500 Existing-to-CASA Clients (ETC Clients)** who are not receiving their salary via a Standard Chartered CASA, SMS SCBBIG<space>IC/Passport Number to 66399 by 31 December 2021 and the Bank receives a salary credit transaction of at least RM5,000 directly from the Employer within 60 days of the last day of the month in which the client sends an SMS to opt-in to the Campaign.
- 9.2 The first 500 Eligible Participants will be recognised in sequential order from the first Eligible Participant under this Campaign who fulfils the requirements as laid out in Clause 7.0.
- 9.3 In the event of a tie, the Eligible Participant who meets the criteria in Clause 7.0 whose salary credit transaction the Bank receives first will be the winner. In the event that the Bank receives the tied Eligible Participants' salary credit transactions at the same time, the Eligible Participant who registered their participation via SMS first will be the winner.
- 9.4 The Reward will be credited into the Eligible Participant's BIG Rewards account no later than 31 March 2022.
- 9.5 To qualify for the Salary Switch Offer Reward, Eligible Participants need to have at least one salary credit transaction of at least RM5,000 in the Participant's SCBMB CASA or SCBC CASA within 60 days from the last day of the month in which the Eligible Participants opt-in (sends SMS to 66399) to the Campaign.

For example, if the Eligible Participants opt-in to the Campaign on 15 October 2021, the Bank must receive at least one salary credit transaction of at least RM5,000 in the Eligible Participants' CASA by 31 December 2021.

10.0 If the Bank discovers at any time that the Eligible Participant did not in fact satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Reward. Eligible Participant who loses his/her entitlement to the Reward is not entitled to any payment or compensation.

11.0 Reward cannot be transferred, nor can the Reward be exchanged whether in part or in full.

12.0 Eligible Participants who are entitled to the Reward through the Deposits Offer can subsequently also be entitled to the Reward through the Salary Switch Offer, provided the Eligible Participants satisfy the requirements as laid out in Clause 7.0.

13.0 Eligible Participants will receive the amount of 5,000 BIG Points as detailed in Clause 5.0 which will be credited to their BIG Rewards account no later than 28 February 2022 for the BIG Deposits Acquisition Offer and 31 March 2022 for the BIG Salary Switch Offer respectively.

14.0 The Bank has the discretion to forfeit the Reward in the event that the Eligible Participant does not have a valid BIG Member ID at the time of Reward crediting.



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15.0 Eligible Participants who are entitled to the Reward under this Campaign will not be entitled to the Reward under other ongoing campaigns by the Bank and vice versa, including but not limited to:

- i. DSMS Deposits Gift Campaign
- ii. Cashback for New-To-CASA Clients Campaign
- iii. Employee Banking Salary Switch Campaign

15.1 Usage of Rewards is subject to the BIG Membership terms and conditions which can be found at www.airasiabig.com.

15.2 Terms and conditions of BIG shall also apply.

SMS Registration

16.0 Any SMS Registration must comply with the following requirements:

- 16.1 Eligible Participants must register to participate in the Campaign by typing SCBBIG<space>IC Number and sending the same to 66399 during the Campaign Period from their mobile number maintained in the Bank's records.
- 16.2 For non-Malaysians, Eligible Participants must register to participate in the Campaign by typing SCBBIG<space>Passport Number and sending the same to 66399 during the Campaign Period from their mobile number maintained in the Bank's records.
- 16.3 The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- 16.4 SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all Eligible Participants.
- 16.5 Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- 16.6 Each SMS must be sent using the Eligible Participant's mobile number registered with and maintained in the Bank's records.
- 16.7 Eligible Participants are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES: Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, Tune Talk, Yes or WeBe/ Packet One mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

General

17.0 The Bank's decisions relating to this Campaign are final and binding to all Participants. If any claim, dispute or matters arise which are not covered in these Terms and Conditions, they will be determined by the Bank.

18.0 The Bank may vary any of these Terms and Conditions and extend the Campaign Period at its sole discretion. Any such change will be announced on the Bank's website at sc.com/my.

19.0 By participating in the Campaign, all Participants:

- 19.1 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;
- 19.2 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 of their account(s) in any media, marketing or advertising materials pursuant to this Campaign; and



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19.3 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.

20.0 The Campaign 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.





Appendix 1 – Sample salary switch form

Attention:
Department:

Re: Change of payroll bank account details

I, (Name as per NRIC) _____ (NRIC no/ Passport) _____ holding the position of (Designation) _____ under the employment of _____ (hereinafter referred to as “the Company”) hereby authorize the Company to remit my monthly salary plus all the relevant bonus and allowance into Standard Chartered/ Standard Chartered Saadiq bank account _____ (Account number) effective from _____ (payroll month)

Signature

Date:

