



# Priority Banking Expat Services and Privileges Terms and Conditions



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### Important notice

You need to read this document.

**PLEASE READ AND UNDERSTAND THE TERMS AND CONDITIONS STATED IN THIS DOCUMENT. IF YOU DO NOT UNDERSTAND ANY PART OF THIS DOCUMENT YOU MUST SEEK FURTHER CLARIFICATION FROM BANK'S OFFICER.**

It sets out the terms and conditions on which we agree to provide you with the services and privileges under this *Programme*. You must read it in conjunction with our Client Terms, the Priority Banking Services and Privileges Terms and Conditions and any other documents forming our banking agreement. These terms are in addition to the other documents mentioned in Part A of our Client Terms. To the extent of any inconsistency between these terms and our Client Terms, these terms prevail. For SCSB customer, you must read it in conjunction with our Personal Account Rules and Regulations, Priority Banking Services and Privileges Terms and Conditions and any other documents forming our banking agreement. These terms are in addition to the other documents mentioned in our *Personal Account Rules and Regulations*. To the extent of any inconsistency between these terms

### Key words

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Client Terms and at the end of the applicable *product terms*. Some additional key words which apply to this *Programme* are explained at the end of these terms.

## 1 Membership

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- 1.1 This *Priority Banking Expat* membership is open to all existing or new customers who fulfil the following conditions:
- (a) Non-National Resident individuals (Nationality is non-Malaysian and Residential Status is Resident);
  - (b) Maintain a minimum of RM250,000 Assets Under Management (“AUM”) with us in deposits and/or investments or monthly salary crediting of at least RM25,000 in Current Account or Savings Account (“CASA”) or Islamic Current Account or Savings Account (“CASA-i”) with the bank;
  - (c) Individuals aged 21 and above;
  - (d) have maintained all their accounts with us in good standing, without any breach of the relevant terms and conditions or agreements.
- 1.2 Your *Priority Banking Expat* membership will be reviewed on a yearly basis at the end of each calendar year we reserve the right to renew or terminate your membership to the *Priority Banking Expat* at our discretion if you no longer meet the eligibility criteria as stated in clause 1.1 above.
- 1.3 During the *Priority Banking Expat* membership, you must:
- a) Open or have an existing Malaysian Ringgit (MYR) Current Account or Savings Account (“CASA”) or Current Account or Savings Account-i (“CASA-i”) with the bank; and
  - b) be in good standing, without any breach of the terms and conditions or agreements, throughout the membership period.

## 2 Benefits

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- 2.1 The *Priority Banking Expat* benefits and Services below may involve us introducing you to our third-party business alliance vendor and/or the third party vendor’s subcontractors (collectively, the “Third Party Vendor(s)”) for them to provide the Services under this *Priority Banking Expat* membership to you. By agreeing to be a member, you give consent to us to share your personal information to the Third Party Vendor for them to provide Services as stated in these terms and conditions.
- 2.2 If you request for any out-of-scope Services (i.e. additional services over and above the scope of the benefits and Services as stated in these

terms, the Third Party Vendor will charge a fee directly to you.

## 3 Outward Telegraphic Transfer (“OTT”) Fee Waiver and Zero Spread FX rate

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### Channels

- 3.1 The OTT Fee Waiver and Zero Spread FX rate are available to you at branches only.
- 3.2 The OTT Fee Waiver and zero spread FX rate will be applicable for as long as we notified to you through the programme brochure or by any other means. We have the right to terminate this benefit at any time with notice to you.

### Rebate

- 3.3 Every successful Outward TT Transaction performed by the Eligible Participant(s) will be given a zero spread FX rate and the TT transaction will be charged a transaction fee (“TT Transaction Fee”) respectively. The performed FX rate may be rounded up for operational purposes. You can refer to the *Fees and Charges booklet*, which is available on the bank’s website at [sc.com/my](http://sc.com/my).
- 3.4 If you successfully meet the requirements stated for the membership above within the promotion period, you will receive a rebate (“Rebate”) of the TT Transaction Fee chargeable.
- 3.5 For avoidance of doubt, Rebate will not be given if the source of funds for the TT Transaction is already in the same currency being remitted.
- 3.6 The conversion of funds for the TT Transaction performed under this Promotion is subject to the inherent risk of currency fluctuations.
- 3.7 Only you are entitled to receive the Rebate for this Benefits.
- 3.8 Your account which performed the TT Transaction will first be debited upfront (at the point of the TT Transaction) with the applicable TT Transaction Fee for each successful TT Transaction performed.
- 3.9 If you are entitled to receive the Rebate under this Promotion, the Rebate for the TT Transaction Fee will be credited into your account that the TT Transaction was performed from within 30 working days after the successful TT Transaction was performed. We will not entertain your request(s) or any other party to credit the Rebate into any other accounts. If you

are entitled to receive the Rebate you will receive notification of the same through your next banking statement.

- 3.10 We reserve the right, at our discretion, in the allocation of the Rebate to you and no request by you or any other party for the exchange or substitution of the Rebate with another prize will be entertained.
- 3.11 You are also bound by the relevant banking agreement and terms and conditions for Outward Remittances.

## **4 Domestic Assistance Concierge Services**

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### **Domestic Assistance Concierge Services**

- 4.1 *Priority Banking Expat* Domestic Assistance Concierge Services (“Services”) are available to you, subject to the fulfilment of the conditions outlined under Benefits. They include Lifestyle Concierge Services are available to you up to 14 September 2021. We have the right to terminate this benefit at any time with notice to you.
- 4.2 The Services are provided by a Third Party Vendor engaged by us.
- 4.3 To utilise the Services, the you must call the Priority Expat Concierge Hotline (+603 2772 3502).
- 4.4 All expenses, costs and charges for any of the services, goods, appointments or reservations made with, or purchased from the respective merchants pursuant to the Services shall be borne fully by the you. Neither us nor the Third Party Vendor engaged to provide the Concierge Services shall have any liability in that regard.
- 4.5 In order to provide you the Services under this Programme, you acknowledge that it is necessary for us to provide certain fields of personal data relating to you to the Third Party Vendor. You agree and consent for us to be doing so. In the event you wish not to share the data for this Programme, we, the Third Party Vendor and the Third Party Vendor’s subcontractors will not be able to provide the necessary services as required by you.
- 4.6 Please note that calls made by you for utilising the Services may be recorded by the Third Party Vendor and/or the Third Party Vendor’s subcontractors.

- 4.7 Please note that when the you call the hotline to avail the Benefits, the Third Party Vendor’s representative may ask a series of questions for verification. If you fail the verification, you will not be able to utilise the services.
- 4.4 Whilst we will exercise reasonable care in engaging a Third Party Vendor, we do not warrant the quality of any Third Party Vendor and the goods and/or services they provide, and we will not be liable for any acts or omissions of the Third Party Vendor.
- 4.5 We shall procure the Third Party Vendor to provide the Services on a best effort basis and there is no guarantee that the Third Party Vendor will be able to meet all requests. In the event of any disputes, our decision, the Third Party Vendor, the respective merchants and service providers shall be final.
- 4.6 You must make your own final selection and determination on who to appoint to provide any of the underlying Services (where applicable) and/or which merchant to use, even though the arrangements may be facilitated by the Third Party Vendor.
- 4.7 We are not liable for any acts, negligence or omissions of the Third Party Vendor and/or the Third Party Vendor’s subcontractors, including but limited to any negligent acts of the Third Party Vendor and/or the Third Party Vendor’s subcontractors. In addition, we are not liable for any of the vendors or service providers engaged by a you pursuant to the Services.
- 4.8 In utilising the Services, you agree that you do so at your own risk. You acknowledge that the Services (and any underlying goods or services procured pursuant to the Services) are managed by a third party and we make no warranty or representation on the quality or fitness for purpose of the goods and services of such a third party. We will not be liable for any loss, injury, claim or damage suffered or incurred arising from or in connection with the use of Services.
- 4.9 In the event you engage any third party service provider or vendors which are arranged by the Third Party Vendor, you shall be solely responsible for all fees and charges of such a third party service provider or vendor.
- 4.10 We are not an agent of the Third Party Vendor and/or the Third Party Vendor’s subcontractors and vice versa.
- 4.11 We make no warranty or representation as to the quality of the service, and assumes no liability or responsibility for the fault, negligence,

acts or omissions of the Third Party Vendor or its subcontractors (including the chauffeurs) or any of the service providers engages pursuant to the Service. Any dispute with the Third Party Vendor, chauffeur or service provider shall be resolved directly between the you and them. We are not obliged to assist or act on your behalf in communicating with the Third Party Vendor/chauffeurs/service providers.

4.12 In the event of any dispute between you and the Third Party Vendor on what constitutes an 'out of scope' service and the accompanying fees and charges, the decisions of the Third Party Vendor and/or us shall be final.

4.13 The Concierge Services entail the following assistance services to be provided by the the Third Party Vendor on best effort basis upon request:

**(a) Travel Services**

(i) Inoculation and Visa Requirement Information: The Third Party Vendor shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which The Third Party Vendor deems relevant.

(ii) Hotel Referral and Reservation Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of hotels and holiday resorts in major cities. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.

(iii) Flight Information and Ticketing Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of airlines in major cities as well as flight times whenever possible. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the flight reservation on behalf of you.

(iv) Luxury Car Rental and Limousine Referral and Reservation Assistance: The Third Party Vendor shall assist you by providing the name, address and telephone number of luxury car/bike rental and limousine companies in major cities. If requested by you and whenever possible, The Third Party Vendor will

facilitate in making the reservation on behalf of you.

(v) Currency Rates and Conversions: The Third Party Vendor shall provide you with indicative exchange and conversion rates based on information as reflected on the website [www.oanda.com](http://www.oanda.com).

(vi) Trip Planning and Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of the travel and tour companies. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the arrangement on behalf of you.

(vii) Airport Limousine Transfer Service: The Third Party Vendor shall assist you to arrange for limousine transportation to and/or from the airport. You shall book Airport Limousine Transfer Service with The Third Party Vendor at least 48 hours prior to your arrival at or departure from the airport. Any cancellation of such booking shall be notified no later than 24 hours in advance of your arrival.

(viii) Airport Meet and Assist Service: The Third Party Vendor shall assist you arriving at or departing from the airport in arranging for "Meet and Assist", luggage clearance and immigration clearance services. You shall book Airport Meet and Assist Service with The Third Party Vendor at least 72 hours prior to your arrival to facilitate arrangement. Any cancellation of such booking shall be notified no later than 48 hours in advance of your arrival.

(ix) Airport Lounge Access Service: The Third Party Vendor shall avail access to selected airport lounges for you whenever requested upon. You shall book this service with The Third Party Vendor at least 30 mins prior to your arrival to facilitate arrangement. No cancellation shall be allowed once such booking has been made.

(x) Overseas Language/Translation Support: The Third Party Vendor shall provide you with telephonic translation services and emergency support whenever a need arises.

(xi) Sightseeing and Destination Recommendations: The Third Party Vendor will assist you by providing the name, address and telephone number of

- travel agencies at your travel destination. If requested by you and whenever possible, The Third Party Vendor will assist in the faxing of travel packages from these travel agencies to you and coordinate the arrangements on behalf of you.
- (xii) Luxury Yacht/Cruise Information and Reservations: The Third Party Vendor will assist you by providing the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities as well as departure/arrival times whenever possible. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (xiii) Train or Rail Information and Ticketing: The Third Party Vendor will assist you by providing the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times whenever possible. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (b) Golfing Services**
- (i) Golf Course Referral and Reservation Assistance: The Third Party Vendor shall assist you, whenever possible, by providing the address and telephone number of golf courses in major cities. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (ii) Golf Lessons Information and Referral Assistance: The Third Party Vendor shall provide you with referrals to private golf coaches and classes on a worldwide basis. If possible and upon request, The Third Party Vendor shall also provide you with information concerning the class schedules as well as the locations where these classes are held.
- (iii) Golf Equipments and Apparels: The Third Party Vendor shall, whenever requested upon by you, assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparels from authorized boutiques. The Third Party Vendor shall not be responsible for cost of the item as well as all associated third party costs which shall be borne by you.
- (iv) Golf Events Assistance: The Third Party Vendor shall assist in the provision of information on major golfing events and/or competitions on a global basis. Whenever requested upon, The Third Party Vendor shall facilitate in the booking and purchase of entry tickets to the designated event.
- (c) Wine and Dine**
- (i) Dining Referral and Reservation Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of restaurants in major cities. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (ii) Private Dinning Assistance: The Third Party Vendor shall assist you in providing referrals to caterers based on the type of cuisine as specified by you. Although the Third Party Vendor shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be the onus of you.
- (iii) Food Tours Referral and Assistance: The Third Party Vendor shall provide referrals to event companies who organize food tours on a worldwide basis. Whenever requested upon, The Third Party Vendor shall assist you in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by you. The Third Party Vendor shall not be responsible for the planning of the itinerary of the tour on behalf of you.
- (iv) Food Tasting Events Information Service: The Third Party Vendor shall provide to you, as and when available, with information concerning food tasting events on a worldwide basis.
- (v) Vineyards Information and Referral Services: The Third Party Vendor shall assist you by providing information on the popular vineyards on a worldwide basis. If possible, The Third Party Vendor shall also provide you with their opening hours and addresses. On a best effort basis, The Third Party Vendor shall also assist you in the purchase and delivery of selected wine as specified by you from the vineyards and/or authorized distributor. (This service is not applicable to *Saadig*)

**(d) Arts and Culture**

- (i) Special Events and Performance Assistance: The Third Party Vendor will assist you, whenever possible, by providing information of special events and performance held in major cities. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (ii) Information on New Books and Albums Releases: The Third Party Vendor shall, upon request from you, provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Whenever possible, The Third Party Vendor shall facilitate in the purchase of any such item from the stores and/or provide you with the website link where these items are available.
- (iii) Cultural Centers, Museums, Art Gallery and Exhibition Information and Referral Services: The Third Party Vendor shall provide, upon request by you, information on exhibition events, including the date, operating hours as well as the venue. Whenever necessary, The Third Party Vendor shall assist you in the reservation, purchase and delivery of the tickets.
- (iv) Cultural and Historical Tours: The Third Party Vendor shall assist you in providing referral services to authorized tour agents specializing in cultural and historical tours. Whenever requested upon by you, The Third Party Vendor will also assist in the booking of designated tours with the selected authorized tour agent. Should you require tailor-make tour packages, The Third Party Vendor shall refer you to the authorized tour agent for direct liaison.

**(e) Shopping Services**

- (i) Flower and Gift Delivery Assistance: The Third Party Vendor will assist you by arranging for delivery of flowers or gifts to his family or business associates.
- (ii) Jewellery and Watches Referral Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of

jewellers and timepiece shops in major cities.

- (iii) Arts and Antiques Dealers Information Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of arts and antiques dealer in major cities. If possible and upon request, The Third Party Vendor shall also provide you with the opening hours of the shop/dealer.
- (iv) Major Shopping Belts/Locations Information Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of shopping locations in major cities. If possible and upon request, The Third Party Vendor shall also provide you with the opening/closing hours of the shops.
- (v) Spa, Fitness Centre and Sports Centre Information and Referral Assistance: The Third Party Vendor will assist you by providing the name, address and telephone number of spa and fitness centers in major cities. Whenever possible, The Third Party Vendor shall also provide you with the opening/closing hours of the shops. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the reservation on behalf of you.
- (vi) Tailoring: The Third Party Vendor will assist you by providing the name, address and telephone number of tailoring shops in major cities. Whenever possible, The Third Party Vendor shall also provide you with the opening/closing hours of the shops.

**(f) Business Services**

- (i) Conference Information and Referral Services: The Third Party Vendor will assist you by providing conference service referral. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the arrangements on behalf of you.
- (ii) Messenger Service Assistance: The Third Party Vendor will assist you by providing assistance to relay message between you and his family or business associates.
- (iii) Courier Service Assistance: The Third Party Vendor will assist you to send documents or parcels by arranging

courier services to his family or business associates.

- (iv) Translation Services: The Third Party Vendor will assist you the name, address and telephone number of translating agencies in major cities. Whenever possible, The Third Party Vendor shall also provide you with the opening/closing hours of these agencies. If requested by you and whenever possible, The Third Party Vendor will facilitate in making the arrangements on behalf of you with an identified translating agency.

**(g) Domestic Medical Assistance** (The Services provided hereunder are rendered in Malaysia)

- (i) Medical Service Provider Referral: The Third Party Vendor shall provide to you, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). The Third Party Vendor shall not be responsible for providing medical diagnosis or treatment. Although the Third Party Vendor shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of you. The Third Party Vendor, however, will exercise care and diligence in selecting the Medical Service Providers.
- (ii) Arrangement of Hospital Admission: If the medical condition of you is of such gravity as to require hospitalization, The Third Party Vendor will assist such you in the hospital admission.
- (iii) Arrangement of Emergency Medical Evacuation: The Third Party Vendor will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move you to the nearest hospital within his Home Country or Usual Country of Residence where appropriate medical care is available. The Third Party Vendor will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.
- (iv) Arrangement of Emergency Medical Repatriation: The Third Party Vendor will arrange for the return of you to his Place

of Residence following your emergency medical evacuation and subsequent hospitalization in a place more than 150km from his Place of Residence. The Third Party Vendor will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

- (v) Arrangement of Repatriation of Mortal Remains: The Third Party Vendor will arrange for the transportation of your mortal remains from the place of death to his Place of Residence.

- (vi) Arrangement of Compassionate Visit: The Third Party Vendor will arrange for one return airfare for a relative or a friend of you wishing to join you who, when travelling alone, is hospitalised in a place more than 150km from his Place of Residence within Home Country.

- (vii) Arrangement of Return of Minor Children: The Third Party Vendor will arrange for one-way airfares for the return of minor children aged eighteen (18) years old and below, unmarried and in school to your Place of Residence if they are left unattended as a result of the accompanying your illness, accident or emergency medical evacuation in a place more than 150km from his Place of Residence. An escort will be provided, when requested.

- (viii) Arrangement of Accommodation: The Third Party Vendor will arrange for the hotel accommodation of your companion who is visiting you whilst you are hospitalized in a place more than 150km from his Place of Residence. The above Services [items (iii) to (viii)] are charged on a case by case basis. Fees shall be payable by you for the provision of such Services. The Third Party Vendor shall not be responsible for any third party expenses which shall be solely your responsibility.

**(h) Other Services**

- (i) Event Planning: The Third Party Vendor will assist in referring you to an event planner for the organization of birthday parties, black tie events or private get-togethers.

- (ii) Pet Care Assistance: The Third Party Vendor will assist you in making arrangements for the following services:



- Pet grooming services – to collect from your residence or from the address given by you to the pet grooming centre, and have the dog returned to the requested place.
  - Delivery services – to arrange for the delivery of pet food and other related pet articles to your residence subject to a minimum purchased amount as set forth by the service providers.
  - Pet sitting services – to arrange for pet sitter to provide daily care to the pet by:
    - giving feedings to the dog; or
    - walking the dog.
  - Pet transportation services – to arrange for pet taxi to/from the veterinary.
  - Pet lodging services – to arrange for pet accommodation while you are not in his Usual Country of Residence.
- (iii) Laundry Pick-up/Drop-off Services: The Third Party Vendor will assist in arranging on behalf of your laundry service providers who are able to provide a 'pick-up/drop-off' service from/to your home.
- (iv) Home Grocery Delivery: The Third Party Vendor will assist in the ordering and delivery of non-perishable groceries to your home.
- (v) Massage and Aromatherapy Services: The Third Party Vendor will assist in the arrangement of a qualified masseur or aroma therapist for home visits to provide a 'spa at home' service for your holistic well-being.

## 5 Termination

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- 5.1 In the event that you terminate your Priority Banking relationship or fails to maintain the minimum MYR250,000 AUM to be a member, the Bank reserves the right to terminate your eligibility to this membership. A notice in writing will be given to you by us if you decide to exit your membership or when your AUM falls below the required tier.

## 6 Fees and Charges

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- 6.1 All *product/s* mentioned in these Terms and Conditions are subject to their respective fees and charges as stipulated in the *Fees and Charges Booklet*.

## 7 Variation

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- 7.1 You acknowledge that various features of this membership may be changed from time to time, including membership terms, fees and *product categories* or the list of *products* in each *product category*. If we make such changes, we will give you notice in accordance with our usual practice and in accordance with any applicable law.

## 8 Meaning of words

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You also need to refer to our Client Terms and other applicable *product terms* which also define key words used in these terms. For SCSB customer you must refer to Personal Account Rules and Regulations which also define key words used in these terms. If a word defined in these terms is also defined in other parts of our *banking agreement*, the definition in these terms applies for the purposes of the *Programme*.

**bank** means both Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad unless where a clause specifically stated that the relevant parts are not applicable to Standard Chartered Saadiq Berhad.

**Priority Banking Expat** means the Priority Banking Expat services, benefits and privileges.

**Saadiq** refers to Standard Chartered Saadiq Berhad.

**we/our/us** means both Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad unless where a clause specifically stated that the relevant parts are not applicable to Standard Chartered Saadiq Berhad.

**you** and **your** refer to you as our *Priority Banking Expat client* and, where the context allows, your joint account holder or your *authorised person*.