

STANDARD CHARTERED BANK MALAYSIA BERHAD Save & Win a Trip to Anfield Terms and Conditions (12 November 2018 – 28 February 2019)

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad Save, Spend & Win a Trip to Anfield (“Campaign”) commences on 12 November 2018 and ends on 28 February 2019, inclusive of both dates (“Campaign Period”).
- 2) The Campaign is open for both Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) clients. SCBMB and SCSB can be referred collectively or either one as “Bank”.
- 3) By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.
- 4) This is a joint campaign between SCBMB & Standard Chartered Saadiq Berhad (“**SCSB**”).

Eligibility

- 5) This Campaign is open to: -
 - i) Individuals who open any Current or Savings Account (“CASA”) with SCBMB or any Current or Savings Account (Islamic CASA) with SCSB, except for Priority Plus Account-i within the Campaign Period (hereinafter referred to as “Eligible CASA / Islamic CASA”); or
 - ii) Existing CASA and Islamic CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - iii) Maintain all their accounts and debit card / debit card-i with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - 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.
 - v) Accountholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.
 - vi) For SCSB, this campaign is only applicable for all Tawarruq current / savings accounts except for Priority Plus Account-i.

(Thereafter referred to as “Eligible Account Holder”).

Interpretation

- 6) For the purpose of this Campaign:
- 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.
 - Allocation Period** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible Islamic CASA for the purposes of this Campaign.
 - Allocation Amount** means Fresh Funds that the Eligible Account Holder must be maintained as per Allocation Period in the Eligible CASA / Islamic CASA for the purpose of this Campaign.
 - Incremental Balance** (IB) is the difference between the sum of all current accounts, savings accounts and time deposit 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 for Exclusive 3D2N Trip To Anfield ("Anfield Trip").
 - Benchmark Balance** is the Eligible Accountholder's total sum of all currents, savings accounts and time deposit balances at month end with the Bank as at 31 October 2018.
 - New-To-Bank** clients means clients without any current, savings or fixed deposit account with SCBMB or current, savings or term deposit-i account with SCSB.
 - For New-To-Bank clients who opened an Eligible CASA / Islamic CASA during the Campaign Period, the Benchmark Balance will be zero (0). Table A and B provides examples on calculation of IB.

Table A: For Existing-To Bank Clients

Benchmark Balance As At 31 Oct 2018	Deposit Date	Sum of All current, savings & fixed deposit balance At Last Day of Deposit Month	Balance in Eligible CASA / Islamic CASA	Fresh Funds	Incremental Balance	Gift
<u>Client A</u> RM100K	12 Nov 18	RM6.1mil	RM6.1mil	RM6mil	RM6.1mil – RM100K = RM6mil	Anfield Trip
<u>Client B</u> RM1mil	30 Nov 18	RM10mil	RM6mil	RM6mil	RM10mil – RM1mil = RM9mil (Note: RM9mil comprises of RM3mil deposited into fixed deposit & RM6mil deposited into Eligible CASA / Islamic CASA)	Anfield Trip
<u>Client C</u> RM2 mil	1 Dec 18	RM7mil	RM7mil	RM6mil	RM7mil – RM2mil = RM4mil (Note: Client C withdrew RM2mil from the Bank between 1 st and 30 th Nov 18, and deposited back the RM2mil on 1 st Dec 18. RM4mil fresh funds were deposited from other banks / financial institutions.	Not eligible

Table B: For New-To-Bank Clients

Benchmark Balance As At 31 Oct 2018	Deposit Date	Sum of All current, savings & fixed deposit balance At Last Day of Deposit Month	Balance in Eligible CASA / Islamic CASA	Fresh Funds	Incremental Balance	Gift
Client D RM0	15 Dec 18	RM10mil	RM6mil	RM6,000,000	RM10mil – RM0 = RM10mil	Anfield Trip

CASA/ Islamic CASA Guaranteed Gift Offer

- 7) The Eligible CASA / Islamic CASA must fulfill all the following requirements in order to participate in this Campaign:
- Must deposit or credit Fresh Funds or place into an Eligible CASA / Eligible Islamic CASA and
 - 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 Fund allocated for this Campaign during the fixed Allocation Period
- 8) Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table C, subject to Gift availability as stated in table F, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount as stated in Table F are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

(Table C)

Minimum Fresh Funds Deposit	Guaranteed Gift (“Gift”)
Every RM30,000	One (1) Liverpool FC Home Shirt 18/19 (“Shirt”)
Every RM100,000	Two (2) Personalised Liverpool FC Home Shirt (“Personalized Shirt”)
Incremental fresh funds of RM6,000,000	3D2N Trip To Anfield (“Anfield Trip”)

- 9) To be entitled for the Anfield Trip, the Eligible Account Holder must have an Incremental Balance (“IB”) of RM6,000,000 as explained in Clause 6 (d) and (e). Account Holders with multiple incremental fresh funds of RM6,000,000 during the Campaign Period can win only one (1) Anfield Trip prize.
- 10) When capping limit of Shirt have been reached, Eligible Account Holders will receive another New Balance shirt of equivalent value for the corresponding minimum deposit.
- 11) The number of Shirts each Eligible Account Holder is entitled to receive is capped at three (3).
- 12) Each Eligible Account Holder can only win one (1) Exclusive Trip To Anfield, based on first-come-first-serve basis. In the event of a tie, the Eligible Account Holder with the highest sum of current account, savings account and fixed deposit balance with SCBMB and SCSB at client level, based on date of crediting of fresh funds will be awarded the prize.

- 13) Letter of Gift Entitlement will be issued through the Bank's branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB's or SCSB's branches. The letter will state the Gift 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 Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed. An Account Holder eligible to redeem the Personalised Shirts is required to indicate the selected Shirt size, preferred New Balance outlet or LFC Official Store for redemption as set out in Table E below and name to be featured on the Shirt.

Table E: LIST OF REDEMPTION OUTLET

Store	Address
NEW BALANCE	PAVILION KL Lot 5.10.00 Level 5, No.168, Jalan Bukit Bintang, 55100 Kuala Lumpur. T: 03-2303 5731
NEW BALANCE	MID VALLEY MEGAMALL Lot T-015F, 3rd Floor, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur T: 03- 2856 0393
NEW BALANCE	1 UTAMA Lot S303B, 2nd Floor (New Wing) Bandar Utama, 47800 Petaling Jaya T: 03-7496 5938
NEW BALANCE	SUNWAY PYRAMID F1.52, 1st Floor, Sunway Pyramid Shopping Mall, No.3, Jalan PJS 11/15, Bandar Sunway, 46150 Petaling Jaya, Selangor T: 03-7496 6879
NEW BALANCE	KOMTAR JBCC Lot 110 & 111, First Floor, 80000 Johor Bahru T: 07-513 6119
NEW BALANCE	QUEENSBAY MALL, PENANG 100-LG-91, Queensbay Mall, Persiaran Bayan Indah, 11900 Bayan Lepas, Penang T: 04-643 0171
NEW BALANCE	IMAGO SHOPPING MALL LOT G-40, Ground Floor, Imago Shopping Mall, KK Times Square Phase 2, Off Coastal Highway, 88100 Kota Kinabalu, Sabah T: 088- 274283
LFC OFFICIAL STORE	LOT 10 T1 & T2, Third Floor, Lot 10, Shopping Centre, No. 50, Jalan Sultan Ismail, Bukit Bintang, 50250, Kuala Lumpur T: 03-2856 9869

- 14) Store address, information and operating hours is available at <https://www.facebook.com/NewBalanceMalaysia/>
- 15) Eligible Account Holders are required to present the SMS received from SCBMB with the unique promo code to redeem the Shirt at the respective outlets in Table E.
- 16) Shirts are non-refundable and non-exchangeable once redeemed. The availability of Shirt sizes for male and female are limited and based on a first-come-first-serve basis.

- 17) The promo code is valid for Liverpool FC Home Shirt 18/19 only and not redeemable against any other merchandize.
- 18) The promo code is valid for two (2) months from the date the unique code is received. No redemption is allowed once the promo code expires.
- 19) SCBMB is not an agent of the merchant and makes no representation as to the quality of goods and / or services provided. Any dispute about the goods and / or services is to be resolved directly with the merchant.
- 20) Allocation Period for Gifts 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 four (4) months ("Allocation Period"). During the Allocation Period, the Fresh Funds must be maintained with the Bank and cannot be transferred out of the Bank or withdrawn from the Eligible CASA / Islamic CASA until the expiry of the Allocation Period.
- 21) Quantity of Gifts and Prizes available under this Campaign is listed as per Table F.

(Table F)

Gifts	Total Units / Prizes Available
One (1) Liverpool FC Home Shirt 18/19	300
Two (2) Personalised Liverpool FC Home Shirt 18/19	300
Exclusive 3D2N Trip To Anfield	3 prizes

- 22) In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
- 23) Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns offering gifts during the Campaign Period.

- 24) 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 Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
- 25) Request to deliver or courier the Shirt to the Eligible Account Holder's mailing address will not be entertained.
- 26) Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
- 27) Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
- 28) 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 Gift/s, will not be entitled to any gift/s or rewards under this Campaign.

Trip To Anfield

- 29) Each Trip To Anfield prize winner 3-Days and 2 Nights will receive:
 - a. Two (2) first class air tickets from KLIA / klia2 to Manchester – Liverpool (inclusive of airport tax)
 - b. Two (2) nights accommodation (Hotel and type of room will be subject to availability and decided by the Bank) for two (2) pax (on twin sharing basis) in a 4- star hotel
 - c. Return airport / hotel / airport transfer to destinations only
 - d. The airline company appointed for air travel purposes will be determined by the Bank
 - e. Guided city tour
 - f. Anfield Stadium Tour for two (2)
 - g. Two (2) Main stand tickets to watch the Liverpool FC vs Chelsea FC Premier League Match on 13th April 2019, Saturday at 22.00pm
- 28) The departure from KLIA / klia2 to Manchester will take place on 11th April 2019 and departure from Manchester to KLIA / klia2 will take place on 15th April 2019. Appeals for extension of travel period beyond this will not be entertained.
- 29) The Bank will only bear the cost of prize as stated above. Any other incidental expenses related to the prize must be borne solely by the prize winner.
- 30) The Prize will be awarded to the relevant primary accountholder as indicated in the Bank's records only.
- 31) In the event of joint Account Holders, the Prize shall be given to the primary Account Holder as indicated in the Bank's records only.

General

- 32) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the game.

- 33) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 34) The Bank's decisions relating to this Campaign are final and binding 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.
- 35) The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my.
- 36) By participating in the Campaign, all participants:
 - a) agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - b) 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
 - c) 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.
- 37) The Campaign and these 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.
- 38) All information is accurate at the time of publication.