



Service Guarantee Terms and Conditions

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Contents

Credit Card Online Application Service Guarantee	1
Service Guarantee	1
Additional Approval Conditions	1
General	2
Mortgage Application Service Guarantee	3
Campaign	3
Service Guarantee	3
General	4
Personal Loan Application Service Guarantee	5
Service Guarantee	5
General	5

CREDIT CARD ONLINE APPLICATION SERVICE GUARANTEE

1. The Standard Chartered Bank Malaysia Berhad ("Bank") Credit Card Online Application Service Guarantee ("Service Guarantee") will run from 14 May 2012 until 31 March 2013, inclusive of both dates ("Campaign Period").
2. The Service Guarantee applies only to New Customers who apply through the Bank's website via online application, for any of the following credit cards (as principal cardholder) with the Bank during the Campaign Period ("Eligible Customers"):
 - Gold or Business Gold Credit Card,
 - Platinum or Business Platinum Credit Card,
 - Preferred World MasterCardApplicants must be at least 21 years old. Each credit card application under this Service Guarantee will be referred to as "Card Application".
3. "New Customers" mean applicants who have not held any Standard Chartered Bank Malaysia Berhad credit card whether as principal or supplementary cardholder within the 12 months immediately before the submission of their application. However, the following are not eligible for this Service Guarantee:
 - 3.1 Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, brothers and sisters);
 - 3.2 Representatives and/or agents of Visa or MasterCard and their immediate family members (spouses, children, parents, brothers and sisters); and/or
 - 3.3 Declined and/or incomplete Card Application.
4. Eligible Customers must maintain their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements. Customers whose card accounts are suspended, cancelled or terminated for any reason will not be entitled to any benefits under this Service Guarantee.
- 5.1 Saturdays, Sundays, and national and state public holidays are non-working days.
- 5.2 The Bank must receive the Card Application on a working day, between 9am to 5pm during the Campaign Period.
- 5.3 Applications submitted on non-working days or outside of the official hours are excluded from the Service Guarantee.
- 5.4 Receipt of the complete Card Application will be confirmed by a short message service text message ("SMS") stating that the application is under processing and preliminary approval status will be notified within 1 hour ("Service Guarantee SMS"). The 1 hour period will start to run from the time of this Service Guarantee SMS.
- 5.5 This Service Guarantee will not apply if an applicant has no credit bureau records or if his/her credit bureau records are not available for any reason.
- 5.6 The Bank will communicate the preliminary approval status by sending a SMS to successful Eligible Customers ("Approval SMS").
- 5.7 Each SMS will be sent to the Eligible Customer's mobile phone number provided in the Card Application.
- 5.8 The Bank's records of the date and time of submission and the date and time of sending of the Approval SMS will be final and conclusive. The Bank is not responsible for any delay in transmission of the SMS by telecommunications service providers.
6. If the Approval SMS for a Card Application is issued more than 1 hour from the Service Guarantee SMS, the Bank will credit an amount of RM50 ("Service Guarantee Payment") into the Eligible Customer's new credit card account, within 1 month from the card approval date.
7. Each Eligible Customer is entitled to only 1 Service Guarantee Payment, regardless of the number of cards applied for.

Service Guarantee

5. The Bank will inform New Customers of the preliminary approval status of their Card Applications within 1 hour of submission to the Bank, with the following conditions:

Additional Approval Conditions

8. The Service Guarantee does not constitute an approval of your credit card application. The approval of each Card Application is subject to the applicant satisfying all the Bank's usual approval criteria.

9. The Eligible Customer must submit all supporting documents required by the Bank within 3 days from the date of submitting the Card Application. If the documents are not submitted within the 3 days, or if any of the documents do not satisfy the Bank's approval criteria, the preliminary approval given will be ineffective and the Bank may decline the Card Application.

General

10. The Bank's decisions relating to the Service Guarantee are final and binding. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
11. 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 standardchartered.com.my, and in the Bank's branches.
12. The Service Guarantee 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 Service Guarantee.

MORTGAGE APPLICATION SERVICE GUARANTEE

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("Bank") Mortgage Application Service Guarantee ("Service Guarantee") will run from 14 May 2012 until 31 Jul 2012, inclusive of both dates ("Campaign Period").
2. The Service Guarantee is open to mortgage applications made by individuals to the Bank to finance the purchase of residential property or to re-finance residential property, during the Campaign Period. Each application under this Service Guarantee will be referred to as "Mortgage Application".
3. However, the following are not eligible for this Service Guarantee:
 - 3.1 Applications for re-financing property which is currently financed by the Bank or by Standard Chartered Saadiq Berhad;
 - 3.2 Applicants who are permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, brothers and sisters);
 - 3.3 Mortgage top-ups or restructuring of existing credit facilities;
 - 3.4 Mortgage Applications where the applicants do not accept the facilities offered by the Bank within the period stipulated in the Bank's letter of offer; and/or
 - 3.5 Declined, cancelled and / or incomplete applications.
4. Eligible Customers must maintain their accounts with the Bank in good standing, without breach of the terms and conditions or agreements. Customers whose mortgage accounts are suspended, cancelled or terminated for any reason will not be entitled to any benefits under this Service Guarantee.
5. The Bank's records of registration / submission / approval details will be final and conclusive.

Service Guarantee

6. The Bank will inform successful applicants of the approval status of their Mortgage Applications within 2 working days of submission to the Bank (with complete documents), with the following conditions:

- 6.1 Saturdays, Sundays, and national and state public holidays are non-working days and are excluded in the calculation of the 2 working days period.
- 6.2 The Bank must receive the Mortgage Application, comprising the completed and signed application form, together with clear copies of all supporting documents required by the Bank, during the Campaign Period. All information and documents provided must be accurate and up-to-date.
- 6.3 Receipt of the complete Mortgage Application will be confirmed by a short message service text message ("SMS") stating that the application is under processing and approval status will be notified within 2 working days ("Service Guarantee SMS"). The 2 working days period will start to run from the time of this Service Guarantee SMS.
- 6.4 This Service Guarantee will not apply if an applicant has no credit bureau records or if his/her credit bureau records are not available for any reason.
- 6.5 The Bank will communicate the approval status by sending a SMS to successful applicants ("Approval SMS").
- 6.6 For mortgage applications which are declined, applicants will be notified by the Bank's sales personnel.
- 6.7 Each SMS will be sent to the applicant's mobile phone number provided in the Mortgage Application. Where there is more than one applicant in a Mortgage Application, the SMS will be sent to the applicant whose name appears first in the application ("primary applicant").
- 6.8 The Bank's records of the date and time of submission and the date and time of sending of the approval SMS will be final and conclusive. The Bank is not responsible for any delay in transmission of the SMS by telecommunications service providers.

7. If a Mortgage Application is approved after 2 working days from the Service Guarantee SMS, the Bank will give the applicants an amount of RM50 ("Service Guarantee Payment") for every working day of delay to be calculated from the third working day after the Service Guarantee SMS until the day of the Approval SMS, subject to a maximum cap of RM500. The Service Guarantee Payment will be credited into the applicant's mortgage loan account with the Bank, within 1 month from the applicant's acceptance of the Bank's letter of offer.

8. Each primary applicant is entitled to only 1 Service Guarantee Payment, regardless of the number of applications submitted.
9. The Service Guarantee does not apply if there is any variation or amendment to the Mortgage Application or if the applicant requests any changes to the facility offered by the Bank.

General

10. The Service Guarantee does not constitute an approval of your Mortgage Application. The approval of each application is subject to the applicant satisfying all the Bank's usual approval criteria.
11. The Bank's decisions relating to the Service Guarantee are final and binding. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
12. 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 standardchartered.com.my, in the Bank's branches.
13. The Service Guarantee 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 Service Guarantee.

PERSONAL LOAN APPLICATION SERVICE GUARANTEE

1. The Standard Chartered Bank Malaysia Berhad ("Bank") Personal Loan Application ("Service Guarantee") will run from 14 May 2012 until 31 March 2013, inclusive of both dates ("Campaign Period").
2. The Service Guarantee is open to new Personal Loan applications made with the Bank during the Campaign Period. Each application under this Service Guarantee will be referred to as "Personal Loan Application".
3. The following are not eligible for this Service Guarantee:
 - 3.1 Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, brothers and sisters);
 - 3.2 Declined, cancelled and/or incomplete applications;
 - 3.3 Personal loan top-ups or restructuring of existing credit facilities; and/or
 - 3.4 Individuals below the age of 21 years.
4. The Bank's records of registration/submission/approval details will be final and conclusive.
- 5.4 This Service Guarantee will not apply if an applicant has no credit bureau records or if his/her credit bureau records are not available for any reason.
- 5.5 The Bank will communicate the approval status by sending a SMS to successful applicants ("Approval SMS").
- 5.6 For Personal Loan applications which are declined, applicants will be notified via letter.
- 5.7 Each SMS will be sent to the applicant's mobile phone number provided in the Personal Loan Application.
- 5.8 The Bank's records of the date and time of submission and the date and time of sending of the approval SMS will be final and conclusive. The Bank is not responsible for any delay in transmission of the SMS by telecommunications service providers.
6. If a Personal Loan Application is approved after 2 working days from the Service Guarantee SMS, the Bank will credit an amount of RM50 ("Service Guarantee Payment") into the applicant's new Personal Loan account, within 1 month from the approval date.
7. This Service Guarantee does not apply where the customer requests for changes to the terms of the Personal Loan Application.

Service Guarantee

5. The Bank will inform successful applicants of the approval status of their Personal Loan Applications within 2 working days of submission to the Bank (with complete documents), with the following conditions:
 - 5.1 Saturdays, Sundays, and national and state public holidays are non-working days and are excluded in the calculation of the 2 working days period.
 - 5.2 The Bank must receive the Personal Loan Application, comprising the completed and signed application form, together with clear copies of all supporting documents required by the Bank, during the Campaign Period. All information and documents provided must be accurate and up-to-date.
 - 5.3 Receipt of the complete Personal Loan Application will be confirmed by a short message service text message ("SMS") stating that the application is under processing and approval status will be notified within 2 working days ("Service Guarantee SMS"). The 2 working days period will start to run from the time of this Service Guarantee SMS.

General

8. The Service Guarantee does not constitute an approval of your Personal Loan application. The approval of each application is subject to the applicant satisfying all the Bank's usual approval criteria.
9. The Bank's decisions relating to the Service Guarantee are final and binding. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
10. 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 standardchartered.com.my, and in the Bank's branches.
11. The Service Guarantee 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 Service Guarantee.