

Standard Chartered Bank Malaysia Berhad Shreya Ghoshal Concert Campaign Terms and Conditions

Campaign

1. The Shreya Ghoshal Concert Campaign (“Campaign”) is valid from 01 January 2020 to 31 January 2020, both dates inclusive (“Campaign Period”).
2. This Campaign is open to Standard Chartered Bank Malaysia Berhad (“SCBMB”) clients.
3. 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.

Eligibility (“Eligible Clients”)

4. This Campaign is open to:
 - i) New and existing Priority and Premium clients who open/maintain Current or Savings Account (“CASA”) and maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (hereinafter referred to as “Eligible Clients”).
 - ii) The persons who are NOT eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients, and individuals below the age of 18.
 - iii) Eligible Clients whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach during the Campaign Period are not eligible to participate in the Campaign.

Campaign criteria and gift

5. To participate in this campaign, Eligible Clients must fulfil the following criteria below to be rewarded with Shreya Ghoshal Live in Malaysia 2020 concert tickets (“Gift”):
 - a) Must deposit or credit Fresh Funds of RM50,000 for Priority Banking clients, or RM20,000 for Premium Banking clients, into the Eligible Accounts during the Campaign Period;
 - b) Fresh Funds in Eligible Accounts must be earmarked for the earmarked period of 6 months. The Eligible Clients cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed earmark period; and
 - c) The Eligible Clients’ Incremental Balance in the Eligible Accounts must fulfil the campaign criteria under the campaign.

Campaign criteria and gift entitlement:

Criteria	Gift
Priority Banking clients with RM50,000 fresh funds earmarked for 6 months.	2 Platinum tickets worth RM600 each

Premium Banking clients with RM20,000 fresh funds earmarked for 6 months.	2 Gold tickets worth RM450 each
---	---------------------------------

Notes:

- *“Fresh Funds” mean funds which do not originate from any accounts held with SCBMB. For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Baseline Balance as at 31 December 2019 in all current accounts, savings accounts and time deposit accounts held by the Eligible Clients with SCBMB.*
 - *“Baseline Balance” means Eligible Clients’ sum of month-end balance as at 31 December 2019 in all current accounts, savings accounts and time deposit accounts held by the Eligible Clients with SCBMB.*
 - *“Incremental Balance” (“IB”) is the difference between the sum of all current accounts, savings accounts and time deposit balances held by the Eligible Clients with SCBMB as at the day the Fresh Funds were deposited (“Deposit Day”), minus the Baseline Balance.*
6. Under this Campaign, Eligible Clients will be entitled to a maximum of 2 tickets for Shreya Ghoshal Live in Malaysia 2020 on 23 February 2020. A total of 100 tickets each for Platinum and Gold tickets are available under this Campaign respectively and the tickets is given in sequential order from the first Eligible Clients who fulfilled the campaign criteria until the capping stated in this clause is exhausted.
 7. The Gift cannot be transferred, nor can they be exchanged for cash or for any other items.
 8. The Gift will be delivered by courier within 2 to 3 weeks to the Eligible Clients’ address as maintained with the Bank after the end of the campaign period.
 9. The Bank may change or substitute the Gift with an item of similar value if the Gift is unavailable, recalled, discontinued by its manufacturer or distributor.

Example: Existing-To-Bank (ETB) Eligible Clients CASA Fresh Fund Placement

- Mr Alex is an ETB Priority Banking client with a Baseline Balance of RM350,000 as at 31 December 2019 and he brought in Fresh Funds of RM50,000 into his Eligible Accounts during the Campaign Period. After the Campaign ended, Mr Alex has a balance of RM400,000 in his Eligible Accounts with an Incremental Balance of RM50,000. Hence, he will be entitled to the Gift (2 Platinum concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM1,200).
- Mr Bob has a Baseline Balance of RM200,000 as at 31 December 2019 and he brought in Fresh Funds of RM50,000 into his Eligible Accounts during the Campaign Period to sign-up as Priority Banking. After the Campaign ended, Mr Bob has a balance of RM250,000 in his Eligible Accounts with an Incremental Balance of RM50,000. Hence, he will be entitled to the Gift (2 Platinum concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM1,200).
- Mr Calvin has a Baseline Balance of RM200,000 as at 31 December 2019 and he brought in Fresh Funds of RM50,000 into his Eligible Accounts during the Campaign Period to sign-up as Priority Banking. He also made withdrawals amounting to RM10,000 from his Eligible Accounts during the Campaign Period for his personal consumption. After the Campaign ended, Mr Calvin has a balance of RM240,000 in his Eligible Accounts with an Incremental Balance of RM40,000 only. Hence, he is not eligible for the Gift.
- Ms Denisha is an ETB Premium Banking client with a Baseline Balance of RM120,000 as at 31 December 2019 and she brought in Fresh Funds of RM20,000 into her Eligible Accounts during the Campaign Period. After the Campaign ended, Ms Denisha has a balance of RM140,000 in her Eligible Accounts with an Incremental Balance of RM20,000. Hence, she

will be entitled to the Gift (2 Gold concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM900).

- Ms Emily has a Baseline Balance of RM80,000 as at 31 December 2019 and she brought in Fresh Funds of RM20,000 into her Eligible Accounts during the Campaign Period to sign-up as Premium Banking. After the Campaign ended, Ms Emily has a balance of RM100,000 in her Eligible Accounts with an Incremental Balance of RM20,000. Hence, she will be entitled to the Gift (2 Gold concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM900).
- Mr Fuad has a Baseline Balance of RM90,000 as at 31 December 2019 and he brought in Fresh Funds of RM20,000 into his Eligible Accounts during the Campaign Period to sign-up as Premium Banking. He also made withdrawals amounting to RM15,000 from his Eligible Accounts during the Campaign Period for his personal consumption. After the Campaign ended, Mr Fuad has a balance of RM95,000 in his Eligible Accounts with an Incremental Balance of RM5,000 only. Hence, he is not eligible for the Gift.

Example: New-To-Bank (NTB) Eligible Clients Fresh Fund Placement

- Ms Gayathri is a NTB Priority Banking client of the Bank with zero Baseline Balance as at 31 December 2019. She brought in Fresh Funds of RM250,000 into her Eligible Accounts during the Campaign Period. After the Campaign ended, Ms Gayathri has a balance of RM250,000 in her Eligible Accounts with an Incremental Balance of RM250,000. Hence, she will be entitled to the Gift (2 Platinum concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM1,200).
 - Mr Hari is a NTB Premium Banking client of the Bank with zero Baseline Balance as at 31 December 2019. He brought in Fresh Funds of RM150,000 into his Eligible Accounts during the Campaign Period. After the Campaign ended, Mr Hari has a balance of RM150,000 in his Eligible Accounts with an Incremental Balance of RM150,000. Hence, Hence, he will be entitled to the Gift (2 Gold concert tickets for Shreya Ghoshal Live in Malaysia 2020 worth RM900).
10. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; or (ii) upon remittance into the Eligible Accounts when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, or (iii) where such monies or funds paid or credited into Eligible Accounts, and the monies deposited shall be allocated for six (6) months.
 11. In the event of joint Account Holders, the Gift shall be delivered to the primary Account Holder's address as stated in the Bank's records.
 12. Monies deposited in other CASA campaigns offering gifts or promotional interest/profit rates will not qualify for participation in this Campaign.
 13. If the Bank discovers at any time that the Eligible Clients fail to satisfy the requirements under this Campaign, the Eligible Clients loses his/her entitlement to the Gift/s. Eligible Clients who lost his/her entitlement to the Gift or whose gift/s have been forfeited are not entitled to any payment or compensation.
 14. Eligible Clients whose Eligible Accounts 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.

General

sc.com/my

Here for good

Terms and Conditions
Shreya Ghoshal Concert Campaign
January 2020

Standard Chartered Bank Malaysia Berhad (115793-P)

15. The Eligible Accounts as defined in Clause 4 are eligible for protection by PIDM.
16. 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.
17. 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.
18. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (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.
19. 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.
20. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.