



## Outward Telegraphic Transfer Promotion Terms and Conditions

### Promotion

1. Standard Chartered Bank Malaysia Berhad (“SCBMB/Bank”) & Standard Chartered Saadiq Berhad (“SCSB/Bank”) Outward Telegraphic Transfer Promotion (“Promotion”) is valid from 01 June 2018 to 31 December 2018 (“Promotion Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the relevant banking agreement and the terms and conditions below. If there are inconsistencies between these terms and conditions and any of the Bank’s banking agreement, these terms and condition will prevail limited only to the inconsistencies.
3. This is a joint Campaign by SCSB and SCBMB (together shall be referred to as “Banks”).

### Eligibility

4. This Promotion is open to:
  - i) All existing individual customers of SCBMB and Standard Chartered Saadiq Berhad (“**SCSB**”),
  - ii) All new individual customers who have successfully enrolled within the Promotion Period.

hereinafter collectively referred to as “**Eligible Participant(s)**”.

5. The following categories of persons/entities are not eligible to participate in this Campaign:
  - i) Sole Proprietor for over-the-counter transactions;
  - ii) Other non-individual entities not defined above, including charitable/non-profit organizations/societies, corporate customers, private limited companies, public listed companies, clubs, associations and co-operatives; and/or
  - iii) Individuals below the age of 18 years.
6. During the Promotion Period, Eligible Participant(s) (as stated at Clause 3 above) must:

- i) Open or have an existing Malaysian Ringgit (MYR) Current Account or Savings Account (“**CASA**”) or Current Account or Savings Account-i (“**CASA-i**”) with SCBMB and/or SCSB in good standing, without any breach of the terms and conditions or agreements, throughout the Promotion Period.
- ii) If via SC Online, Eligible Participants must register or have registered for SC Online and submit their TT application via SC Online and must select charges as SHA (Local charges borne by applicant, overseas charges by beneficiary).
- iii) TT Transaction must involve a conversion from Malaysian Ringgit (MYR) to any foreign currencies that are available at branches or post login to SC Online.
- iv) The minimum TT amount required to enjoy this Promotion is MYR5,000 or equivalent in foreign currency.
- v) The TT transaction must only be performed to Eligible Participant(s) own account overseas.

### Services and Channels

7. The services included in this Promotion are Outward Telegraphic Transfer (“**TT**”) to the Eligible Participant(s) own account overseas to any foreign currency available at branches or post login to SC Online.
8. The channel included in this Promotion is via branches and Internet Banking (“**SC Online**”).

### Rebate

9. Every successful TT Transaction performed by the Eligible Participant(s) will be charged a transaction fee (“TT Transaction Fee”) respectively. Please refer to the Fees and Charges Booklet, which is available on the bank’s website at [sc.com/my](http://sc.com/my).
10. The Eligible Participant(s)’ TT transaction will be based on Best Forex Rate Guarantee using the relevant rates on the day of the TT transaction. The Best Forex Rate Guarantee means that if the Eligible Participant(s) produces evidence of a better rate made available by another forex provider the Bank will refund to the Eligible Participant(s) (subject to validation) the difference between the Bank’s forex rate on the day of the TT transaction and the better rate offered by the other forex provider. The Eligible Participant(s) can do this by sending an email/calling to their respective Relationship Manager or Client Care Centre at 1300 88 9999 within 3 business days (including the day when the transaction was made).

*\* Unedited/original evidence with time and date provided from any provider legally incorporated in Malaysia will be required.*

11. The bank will only cover the difference in rate and this will not include any other incidental costs involved in travelling to any of the bank branches in making the claim of the refund.
12. The Eligible Participant(s) who successfully meets the Eligibility Criteria (as stated at Clause 3, 4 and 6 above) within the Promotion Period will receive a rebate ("Rebate") of the TT Transaction Fee chargeable.
13. 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.
14. The conversion of funds for the TT Transaction performed under this Promotion is subject to the inherent risk of currency fluctuations.
15. Only the Eligible Participant is entitled to receive the Rebate for this Promotion.
16. The Eligible Participant's 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.
17. For Eligible Participant(s) who are entitled to receive the Rebate under this Promotion, the Rebate for the TT Transaction Fee will be credited into Eligible Participant's account that the TT Transaction was performed from within 30 working days after the successful TT Transaction was performed. SCBMB and SCSB will not entertain any request(s) from any Eligible Participant(s) or any other party to credit the Rebate into any other accounts. The Eligible Participant(s) who is entitled to receive the Rebate will receive notification of the same through his / her next banking statement.
18. SCBMB and SCSB reserve the right, at its absolute discretion, in the allocation of the Rebate to the Eligible Participant(s) and no request by the Eligible Participant(s) or any other party for the exchange or substitution of the Rebate with another prize for this Promotion will be entertained.
19. The Eligible Participant is also bound by the relevant banking agreement and terms and conditions for Outward Remittances.
20. All CASA-i based on Qard is not eligible for this campaign.



## General

21. The Bank's decisions relating to this Promotion 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.
22. 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](http://sc.com/my), and in the Bank's branches.
23. 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.
24. This Promotion and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.