



Terms and Conditions

Wall Street Journal (WSJ) campaign 2021

Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (collectively refer as “Bank”) Wall Street Journal (WSJ) campaign 2021 (“**Campaign**”) commences from **1 March 2021 to 30 June 2021**, inclusive of both dates (“**Campaign Period**”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to the Bank’s Priority and Premium clients who fulfill the following conditions (“**Eligible Clients**”):
 - 3.1 Individuals aged 21 years old and above;
 - 3.2 have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - 3.3 Priority Clients refer to as all individual clients onboarded as the Bank’s Priority Clients as of the commencement of the Campaign Period;
 - 3.4 Premium Clients refer to all clients onboarded as the Bank’s Premium segment as of the commencement of the Campaign Period
 - 3.5 Open for both New and Existing clients of the Bank
 - 3.6 The participating Investment Products under this Campaign is Unit Trust/ Islamic Unit Trust* (“**UT**”), Bond/ Sukuk* (“**Bond**”), Fixed Coupon Notes (“**FCN**”), LiveFX online (LiveFX), Wealth Financing (“**WF**”) and any products purchase through the SmartDirect or SmartGoals platform.
* *Islamic Unit Trust and Sukuk are applicable to SCSB*
 - 3.7 Clients who participate in this Campaign are not allowed to participate other ongoing campaigns by the Bank.

Minimum Qualifying Criteria

4. Eligible Clients who satisfy all the criteria below:





Platform	Product	Minimum Qualifying Criteria
Digital	SmartDirect & SmartGoals	MYR 50k (or MYR equivalent for Foreign Currency (“FCY”)) of subscriptions in a single calendar month
Non-digital	UT	MYR100k (or MYR equivalent for FCY) of subscriptions in a single calendar month OR MYR200k (or MYR equivalent for FCY) of AUM transfers in a single calendar month
	Bond	Upon subscription
	FCN	Upon subscription
	WF	Upon facility approved

Campaign’s Reward

5. Eligible Clients who satisfy all the terms and conditions set out in this Campaign will enjoy a 12-month membership to the Wall Street Journal (“WSJ”) publication.
 - 5.1 Any Eligible Clients who received the WSJ membership that takes effect from March 2021 and subsequently satisfy all the terms and conditions set out in this Campaign, shall enjoy a 12-month membership to the Barron publication.

Fulfilment of the Campaign’s Reward

6. Activation code for the 12-months WSJ and 12-months Barron membership will be sent to Eligible Clients through email and/or SMS within 45 days from the investment transaction date.
7. The activation code needs to be activated within 14 days from the activation email.
8. Eligible Clients who do not activate the membership within the stipulated time, may be given a new code upon request subject to the Bank’s discretion. The request can only be made within the Campaign Period.
9. Activation code will be sent to the registered email as per recorded in the Bank’s system.



**Scenario 1:**

Jennifer, an existing Bank client has subscribed to Principal Global Income Fund, UT amounting to MYR 500,000 in August 2020. Based on the eligibility criteria set out in this Campaign, Jennifer is entitled a full year digital WSJ publication membership.

Jennifer will receive the subscription activation code within 45 days from 31st August 2020 by email / SMS and she needs to activate the code within 2 weeks from the date of receipt of the email/SMS.

General

10. The Bank will consider any matters, dispute or claim arise under this Campaign and decide accordingly.
11. The Bank may at any time vary any of these terms and conditions including adjusting minimum qualifying criteria. Any such variation will be announced on the Bank's website at sc.com/my.
12. The Bank may add and/or remove the type of publication offered under the Campaign's Reward from time to time that the Bank deems suitable for the Campaign.
13. The Bank reserves the right to cease this Campaign at any time as it sees necessary.
14. By participating in the Campaign, all participants:
 - 14.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 14.2 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 appropriate about the participants or their account(s) in any media, marketing or advertising materials; and
 - 14.3 the Bank can 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.
15. 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.
16. 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.