

## Standard Chartered Business Banking Deposit Campaign Terms and Conditions

### Campaign

1. Standard Chartered Bank Malaysia Berhad ("the Bank") will run the Business Fixed Deposit Offers, JustOne Bonus Savings Offer and Super Bonus Offer ("Campaign") from 1<sup>st</sup> April 2016 until 30<sup>th</sup> September 2016, 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 new and existing Business Banking segment clients of the Bank
4. Have signed up for any of our current or savings account under company name ("SME account") with The Bank;  
("Eligible Participants").

### Interpretation

5. For purposes of this Campaign:
  - a. "**New Clients**" mean clients who are not an existing business banking client of the Bank and/or Standard Chartered Saadiq Berhad ("SCSB") prior to the start of the Campaign Period.
  - b. "**Existing Clients**" mean existing business banking client of the Bank or SCSB who hold any savings and/or current accounts with the Bank or SCSB.
  - c. "**Bonus Savings (SA) Interest**" means the additional interest rate of 0.50% p.a. applicable for balances in the JustOne Savings Account as set out in paragraphs 8 to 11 below.
  - d. "**Bonus Fixed Deposit (FD) interest**" means the additional interest rate of 0.25% p.a on three (3) months Fixed Deposit or 0.50% p.a on six (6) months Fixed Deposit applicable for balance in the Fixed deposit placement as set out in paragraphs 6 to 7 below
  - e. "**JustOne Account**" comprises the JustOne Priority Accounts (JustOne Priority Current and Savings Account) and JustOne Personal Accounts (JustOne Personal Savings and Current Account)
  - f. "**primary accountholder**" means the accountholder whose name appears first in the Bank's records.
  - g. "**fresh funds**" means funds which do not originate from any accounts held with the Bank or SCSB
  - h. "**Total Amount**" means total funds placed by each Eligible participant to participate in this Campaign.
  - i. "**Base Month**" means the month of March 2016 or month before the participating month.
  - j. "**MAB**" means the monthly average balance in the participating SME account(s) for the Base Month or Bonus Period, as the case may be.
  - k. "**Incremental MAB**" means the increase in the MAB in the SME accounts, as compared to the MAB in that accounts during the Base Month. In a case of a new SME account which is opened in April 2016 onward is deemed as having a zero MAB in March 2016. SME account opened prior to 1 April 2016 will be benched against March MAB balance.
  - l. "**Board rate**" means the Bank's published Fixed Deposit rate.



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$$\text{MAB during the Base Month} = \frac{\text{Sum of day-end balances in the SME account during the base month}}{\text{Number of days in the month}}$$

$$\text{MAB during the Bonus Period (Existing client)} = \frac{\text{Sum of day-end balances in the SME account every day during the month}}{\text{Number of days in the month}}$$

$$\text{MAB during the Bonus Period (New client)} = \frac{\text{Sum of day-end balances in the SME account every day during the month}}{\text{Number of days in the month from the day the account is opened}}$$

m. **“Campaign Bonus Period”** means:

For JustOne Bonus Savings (SA) Offer

- i. In the case of an Eligible Participant’s directors who opens/activate a JustOne Savings Account in April 2016, the period starts to run from the date the account opens/activate until 30<sup>th</sup> September 2016, inclusive the date;
- ii. In the case of an Eligible Participant’s directors who opens/activate a JustOne Savings Account in September 2016, the period starts to run from the date the account opens/activate until 28<sup>th</sup> February 2017, inclusive the date;
- iii. In the case of an Existing Clients, the period starts to run on the date of the month his/her first month of the minimum sum of RM 50,000 placement into JustOne Savings Accounts and will end on the last day of the 6<sup>th</sup> month following the month of his/her participation, until 28<sup>th</sup> February 2017
- iv. The bonus SA interest will be credited monthly at the end of the following month throughout the 6 months period.

n. **“Campaign Tracking Period”** means:

For Super Bonus Offer

- i. Eligible Participants who meet the minimum requirement of incremental RM 50,000 monthly average balance (MAB) and maintained the sum for 6 months in the SME account from April 2016, the campaign tracking period starts to run from the date the account was opened or activated until 30<sup>th</sup> September 2016, inclusive of both dates.
- ii. Eligible participants who meet the minimum requirement of incremental RM 50,000 monthly average balance (MAB) and maintained the sum for 6 months in the SME account from September 2016, the campaign tracking period starts to run from the date the account was opened or activated until 28<sup>th</sup> February 2017, inclusive of both dates.
- iii. For existing Clients the campaign tracking period starts to run from the day his/her first month meeting the requirement of incremental RM 50,000 monthly average balance (AB) and maintained the sum for 6 months in the SME account during the campaign period.

**Participation**

**6. Part A: Bonus FD interest on Fixed Deposit**

Each Eligible Participants who satisfies all the following requirements is entitled to Bonus FD interest in addition to the prevailing board rate on a single 3-month or 6-month Fixed deposit;



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- i. The Eligible participant's directors must open both a 3-months or 6-months Fixed deposit using fresh funds during the Campaign Period;
- ii. The Eligible Participant's director must be the Registered Director(s) of the company whose accounts are participating in this campaign.
- iii. Minimum Total Amount deposited must not be lower than RM 50,000 and must not exceed RM 1,000,000 per individual director.
- iv. The Eligible Participant must meet the minimum MAB incremental of equivalent to RM 50,000 in the SME account at least 1 month in the relevant month of participation.
- v. The name(s) of the accountholder(s) of the Fixed deposit must be completely identical to the name(s) of the registered directors of the company, including the order in which they appeared in THE BANK's records.
- vi. Maximum registered directors entitled for the above Bonus FD Interest offers are only 3 Directors per Eligible participant.
- vii. No interest will be paid on the FD if it is fully withdrawn before the end of 3 months from its start date.
- viii. If the FD is withdrawn after 3 months from its start date but before its maturity date, interest is only payable at half the relevant Promotion rate for each completed month
- ix. The Bonus FD interest is subject to change from time to time and announcement of such changes will be made on our website at [sc.com/my](http://sc.com/my)

Illustration of the campaign mechanics for Fixed Deposit Offer

<b>Fixed Deposit Amount (Must be fresh fund) (A)</b>	<b>Minimum incremental Monthly Average Balance in SME account after 31<sup>st</sup> March 2016 Average Balance (B)</b>	<b>Current 3/6-month Fixed Deposit-Board Rate (as at 1<sup>st</sup> January 2016) (C)</b>	<b>Bonus Fixed Deposit (FD) interest (D)</b>	<b>Total Fixed Deposit Rate entitlement (E)= (C+ D)</b>
Min RM 50,000 Max RM 1mil per individual director up to 3 per Eligible Participant	Min RM 50,000 incremental from the relevant month of participation	3.10%p.a – 3mth 3.15% p.a- 6mth	0.25% pa for 3 -month 0.50%pa for 6-month	3.35%p.a for 3-month 3.65% p.a for 6 month

- x. The Eligible Participant's directors will only be eligible for Only Five (5) Fixed deposit per individual director for Bonus FD interest under this Campaign and up to a maximum of RM 1 million per individual director.
- xi. The Fixed deposit will be automatically be renewed for the same tenure at the then prevailing board rate upon maturity.

**7. Payment of Bonus FD interest**

- i. Bonus FD interest on the Fixed Deposits will be credited to the Eligible participant's director's JustOne Savings Account or any other approved savings account with the bank after the Fixed deposit matures.
- ii. If the director places a Fixed deposit amounting to more than RM1,000,000, Bonus FD interest, if any, will be paid only on the maximum amount of RM1,000,000.
- iii. Fixed deposit which fully or partially uplifted before maturity will also not be entitled for any part of the Bonus FD interest.

- vi The bank will not accept any further deposits under this promotion even though the promotion period may not have ended. If this happens, it will be communicated to the clients on the bank's Website at [sc.com.my](http://sc.com.my)

### **8. Part B: Bonus SA Interest on JustOne Savings Account balances**

Each Eligible Participant who satisfies all the following requirements is entitled to Bonus SA interest as follows;

- i) Eligible Participants to meet a minimum incremental of RM 50,000 monthly average balance into the SME account based on the campaign bonus period defined here in
- ii) The Eligible Participant's director must be the Registered Director(s) of the company whose accounts are participating in this campaign.
- iii) Minimum deposit of RM50,000 fresh fund in JustOne Savings Account during the campaign period;
- iv) Maximum JustOne Savings Account balances eligible for Bonus SA Interest per individual director is RM 1 million
- v) This Bonus SA interest offer is independent from the JustOne Account product interest requirement
- vi) For the requirements on the minimum monthly deposit and monthly average balance of respective JustOne Account, please refer to [sc.com/my](http://sc.com/my)
- vii) Bonus Savings interest will be paid for those months where the Eligible Participant's director fulfils the monthly requirement stated during the campaign bonus period and the maximum period of the Bonus Savings (SA) Interest payment of 6 months from the date of first month fulfillment.

Illustration of campaign mechanics for Bonus SA interest Offer

<b>Type of JustOne (JOC) Savings Account (A)</b>	<b>Base Product Interest Rate (B)</b>	<b>Additional Interest Rate (as per current JustOne Accounts benefit)(C)</b>	<b>Minimum incremental Monthly Average Balance in SME account after 31<sup>st</sup> March 2016 Average Balance (D)</b>	<b>Bonus (SA) interest balance in JustOne Savings account (to be given upon company meeting criteria (E)</b>	<b>Total interest rate (F) = B+ C + E</b>
Personal	0.25%p.a	1.00% p.a	Min RM 50,000 incremental from the relevant month of participation	0.50% p.a	1.75% p.a
Priority	1.00%p.a	1.00% p.a		0.50% p.a	2.50% p.a

### **9. Payment of Bonus SA Interest**

Subject to meeting the terms of this Campaign, the Bonus SA Interest for each month during the Campaign Bonus Period will be credited into the Eligible participant's director's JustOne Savings Account, as the case may be, by the end of the following month.

- 10. If the Eligible participant's director's JustOne Account is closed at any time before the Bonus SA Interest, is credited, the Bank will forfeit his/her entitlement to the Bonus SA Interest.
- 11. If the Eligible participant's director has more than 1 JustOne Accounts, the most recent registered active account will be used for the bonus crediting purpose.
- 12. For Fixed Deposit Offer, the Eligible participant's director is required to open JustOne Account for the purpose of interest crediting or if for existing current or savings account may request the Bank to credit the said



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interest into his/her selected account. The choice of selecting any existing account with the bank for the purpose of interest crediting is only applicable for Fixed Deposit Offer.

13. The Bank has the right to clawback the Bonus FD interest in the event Eligible participant failed to meet the requirement in SME account throughout the campaign period.
14. The Bank is has the right to change the campaign mechanics of the offer before the campaign ends given sufficient notice to participating clients.
15. For the further requirements on minimum monthly deposit and average monthly balance of JustOne Accounts, please refer to our website at [sc.com/my](http://sc.com/my)
16. Eligible Participants of this campaign will not be qualified to participate in other Deposits campaigns offer during the campaign period for the same amount of deposit.

#### 17. Super Bonus Offer

- i) Total 72 Eligible Participants who recorded highest MAB balance in the SME account for the 6 months period during the respective campaign tracking period will be rewarded with 150,000 worth of AirAsia Big Points.
- ii) There will be 12 winners for each campaign tracking period to be rewarded with 150,000 worth of AirAsia Big Points with the maximum capped at RM 10, 800,000 AirAsia Big points for overall campaign period.
- iii) This Super Bonus Offer is independent from the payment of the Bonus FD interest and Bonus SA interest
- iv) This Super Bonus Offer is rewarded based on the top 12 highest MAB incremental in the SME account in each campaign tracking period as stated above
- v) The AirAsia Big points will be credited within 90 days from the end of each campaign tracking period.
- vi) The winners of these Air Asia Big Points must provide the list of employees with respective to the AirAsia big points entitlement per employee for the bank to transfer the AirAsia Big points within 60 days from the announcement of the winning clients. The employee of the winning participants must create an AirAsia Account independently in order for the redemption of this points, failing which, the entitlement will be forfeited and that the Bank will not entertain any appeal in regard of this forfeiture.
- vii) The AirAsia Big Points are subjected to its expiry date which will be informed upon fulfillment period and also the terms and conditions imposed by AirAsia.
- viii) The bank is not responsible for clients who failed to redeem the points within the validity period upon fulfillment.

#### Fulfillment of AirAsia Big Points reward crediting period

Campaign Tracking Period	Winner announcement	Total Winners (Company level )	Fulfillment of AirAsia Big Points
Campaign Tracking Period 1 (April 16–September 16)	November 2016	12	December 2016
Campaign Tracking Period 2 (May 2016 – October 16)	December 2016	12	January 2017
Campaign Tracking Period 3 (June 16 – November 16)	January 2017	12	February 2017
Campaign Tracking Period 4 (July 16– December 16)	February 2017	12	March 2017
Campaign Tracking Period 5 (August 16– January 17)	March 2017	12	April 2017
Campaign Tracking Period 6 (September16– February 17)	April 2017	12	May 2017



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**General**

18. The bank's decisions relating to this Campaign are final and binding on all participants. If any matters, claim or dispute arise which are not covered in these terms and conditions, they will be determined solely by the bank at the Bank's own discretion.
19. The bank may vary any of these terms and conditions and extend the Campaign Period. Any such change will be communicated to the clients on the bank's website at [sc.com/my](http://sc.com/my) or via account statements (if any).
20. This 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.



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Standard Chartered Bank Malaysia Berhad (115793-P)

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