

Fixed Deposits & Term Deposits-i Special Rate Campaign Terms and Conditions

Campaign

1. This Fixed Deposits & Term Deposits-i Special Rate Campaign (“Campaign”) is jointly organised by Standard Chartered Bank Malaysia Berhad (“SCB”) and Standard Chartered Saadiq Berhad (“SCSB”). The Campaign is valid from 4 July 2017 – 31 August 2017 (“Campaign Period”), both dates inclusive subject at all times to Clause 5.6 stipulated hereinafter.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions hereinafter mentioned.

Eligibility

3. This Campaign is open to all individuals who:
 - 3.1 are aged 18 years and above; and
 - 3.2 open a Fixed Deposit (“FD”) account with SCB or a Term Deposit-i (“TD-i”) account with SCSB and have maintained all their accounts with SCB and SCSB (jointly referred to as the “Bank”), as the case may be, in good standing, without any breach of the terms and conditions; (“Eligible Customers”).
4. Eligible Customers must designate a current or savings account with SCB or SCSB in their own name (or in at least one of their names, in the case of a joint account) (“Nominated CASA”) for crediting of interest from the FD or profit from the TD-i account. In the case of Eligible Customers who do not have any existing personal current or savings account with SCB or SCSB, they must open a current account or a savings account with SCB or SCSB and designate it as the Nominated CASA. Disclaimer CASA is referring to both conventional & Islamic account.

Offer

5. FD/TD-i Special Rates
 - 5.1 Each Eligible Customer who satisfies all requirements set out in this Campaign will enjoy the following rates for FD & TD-i as per Table A below:

Table A

Tenure	Special Rates
6-month	3.90%
12-month	4.00%



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- 5.2 Each FD or TD-i placement under this Campaign must be at least RM 10,000 and maximum placement per Customer is RM 1,000,000. The maximum limit is based on total aggregate FD placements in SCB and also placements in Term Deposits-i under SCSB. Multiple deposits are permitted.
- 5.3 The Eligible Customer must open each FD or each TD-i with Fresh Funds above Customer's existing deposit baseline.

"Baseline" means the Eligible Customer's month-end balance in all current accounts, savings accounts and time deposit accounts held by the client with SCB and SCSB as of 30 June 2017.

- 5.4 Fresh Funds refers to funds that do not originate from any existing account with SCB or SCSB. Fresh funds means monies or funds howsoever transferred, credited, or paid into an Eligible Account from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and/or liquidation of Wealth assets held with SCB or SCSB. However, transfers of funds from other current and/or savings ("CASA") account including maturity and/or upliftment of Term Deposit account within SCB or SCSB are not considered as Fresh Funds.
- 5.5 All FD or TD-i placements under this Campaign will be automatically renewed upon maturity for the same tenure as per the original placement at the prevailing board rate.
- 5.6 SCB and SCSB will accept only a total amount of RM500 million under this Campaign. Once that total has been reached, the Campaign will end. SCB and SCSB will not accept any further deposits under this Campaign even though the Campaign Period may not have expired.
- 5.7 Any premature withdrawal of FD or TD-i under this Campaign is subject to the following:
- 5.7.1 No interest will be paid on the FD and no profit will be paid to the TD-i if it is fully withdrawn before the end of 3 months from its start date.
- 5.7.2 If a FD or TD-i is withdrawn after 3 months from its start date but before its maturity date, interest or profit is only payable at half the relevant Special Rate for each completed month.



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- 5.7.3 Where the premature withdrawal is only part of the FD or TD-i amount, any partial withdrawal of the FD or TD-i amount must be in whole multiples of RM5,000.
- 5.7.4 The undrawn amount remaining in the FD or TD-i after the partial withdrawal must still be at least RM5,000.
- 5.7.5 No interest or profit will be paid on a partially withdrawn amount if it is withdrawn before the end of the 3rd month of the FD or TD-i.
- 5.7.6 If part of a FD or TD-i is withdrawn after the 3rd month but before the FD or TD-i maturity date, interest or profit is only payable on that partially withdrawn amount at half the relevant Special Rate for each completed month.
- 5.7.7 The remaining portion of the FDs or TD-i will continue to earn interest & profit respectively at the Special Rate for the rest of the originally agreed term.

6. Disney Collectable Gift

- 6.1 Eligible Customer will also be entitled to the following gift items stated in Table B - Star Wars Tsum Tsum Medium Plush Toy- 11 inches and Light Saber Star Wars Umbrella (“Gift”).

Table B:

Fresh funds	Gift
RM20,000 to RM49,999	1 Tsum Tsum
RM50,000 to RM99,999	2 Tsum Tsums
RM100,000 to RM749,999	3 Tsum Tsums
RM750,000 to RM1,000,000	1 Light Saber Star Wars Umbrella

- 6.2 The Gift will be given out based on a FD or TD-i placement from the Eligible Customer who fulfilled all the criteria on a first come first serve and is valid only in till 20 August 2017 or until all Gifts are exhausted, whichever comes first.
- 6.3 Total 6,000 pieces of Tsum Tsum and 1,000 pieces Light Saber Star Wars Umbrella will be allocated for this Campaign



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- 6.4 Each eligible Customer is entitled to a maximum of 3 Tsum Tsums and 1 Light Saber Star Wars Umbrella
- 6.5 There are six (6) types of Tsum Tsum to be given away during the Campaign Period - Ewok, Chewbacca, Storm Trooper, Yoda, R2D2 and Darth Vader. The type of Tsum Tsum available will depend on the Gift availability at respective Branches.
- 6.6 In the event of Joint Account, the Gift shall be given to the primary Account Holder of the FD or TD-i.
- 6.7 The Tsum Tsum must be redeemed at the respective Branch on the same day where the FD or TD-i placement/s is/are made. The Light Saber Star Wars Umbrella will be delivered to Customer at the end of following month based on the mailing address as per Bank records.
- 6.8 In the event that Customer uplifts the FD/TD-i (in part or in full) before the maturity period, the Bank reserves the right to charge RM60 for each Tsum Tsum and RM300 for the Light Saber Star Wars Umbrella by debiting the same from Eligible Customer's Current or Savings account.

General

7. The Bank's decision relating to this Campaign are final and binding on all participants. There shall be no further review or appeal on the decision.
8. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
9. 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, and in the Bank's branches.
10. 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 Campaign, these Terms and Conditions shall prevail.
11. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by the Bank ;
 - (b) Consent to the Bank disclosing or publishing 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



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- (c) Grant the Bank 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.

12. 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.



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