

STANDARD CHARTERED BANK MALAYSIA BERHAD

BANCASSURANCE MEMBER GET MEMBER (MGM) CAMPAIGN Q1 2017

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB**") Bancassurance Member Get Member Campaign Q1 2017 ("**Campaign**") will run from 3rd January 2017 to 31st March 2017, both dates inclusive ("**Campaign Period**").
2. By participating in this Campaign, each Eligible Referrer (as defined in Clause 3 below) agrees to be bound by the Terms and Conditions hereunder.

Eligibility

3. This Campaign is open to all SCBMB existing Bancassurance policy owner who fulfilled all of the following conditions to the satisfaction of SCBMB will become an eligible referrer ("**Eligible Referrer**"):-
 - 3.1 Must open and maintain an account with SCBMB in good standing, without breach of any terms and conditions or agreements with SCBMB;
 - 3.2 Introduce new customers to purchase a Participating Bancassurance Product (as defined in Clause 11.2 below) and ensuring that the eligibility criteria in Clause 4 below are fulfilled.
 - 3.3 Submit the duly completed and signed Campaign Referral Form ("**RF**"), in the form prescribed by SCBMB.
4. In order to participate in this Campaign, the referee ("**Eligible Referee**") introduced by the Eligible Referrer must successfully purchases a Participating Bancassurance Product with a minimum Annual Premium Equivalent (APE) of RM5,000 to the satisfaction of SCBMB
5. However, the following parties are NOT eligible to participate in this Campaign:
 - 5.1 Permanent and contract employees of SCBMB, its subsidiaries, or related corporations, and their immediate family members (spouse, children, brothers and sisters);
 - 5.2 Eligible Referee who is already participating under any SCBMB Bancassurance referral promotions; and
 - 5.3 Permanent and contract employees of Prudential Assurance Malaysia Berhad ("**Prudential**"), its subsidiaries, or related corporations, and their immediate family members (spouse, children, brothers and sisters).

Participation

6. RF refers to the form which the customer must complete and sign in order to be an Eligible Referrer. The name written in the RF must be the same as in National Registration Identification Card ("**NRIC**") of the Eligible Referrer.

7. Under this Campaign, Eligible Referrer would be entitled to Referral Gift as set out in Clause 11 below upon a Successful Referral of an Eligible Referee provided always that Eligible Referee is equally eligible in accordance with the eligibility criteria in Clause 4 above. **“Successful Referral”** means the introduction of Eligible Referee by Eligible Referrer to SCBMB where the Eligible Referrer has completed, signed and submitted the Campaign Referral Form to SCBMB.
8. If SCBMB discovers at any time Eligible Referee does not satisfy the eligibility criteria in Clause 4 above, the customer would not be an Eligible Referee. Customer who loses his/her entitlement to the Referral Gift will not be entitled to any payment or compensation from SCBMB.
9. Eligible Referees can only be referred once; i.e. if two Eligible Referrers refer the same Eligible Referee, the Eligible Referrer who refers first will get to gain the referral, whereas the later one does not. This will be determined based upon the date stated in the RF. Should both (or more) Eligible Referrers refer the same Eligible Referee on the same day, the order in which the Eligible Referee’s details is filled under the “Referrer or Referee Name/Proposal No. of Referee” section of the RF, i.e. if respectively, Eligible Referrer A filled in Eligible Referee’s details as No.2 under the “Referrer or Referee Name/Proposal No. of Referee” section, whilst Eligible Referrer B filled in Eligible Referee’s details as No.7 of the same section, Eligible Referrer A will gain the referral.
10. Eligible Referrer cannot refer himself/herself as the Eligible Referee under this Campaign.

Gift Redemption Criteria

11. Under this Campaign, each Eligible Referrer depending on the number of **“Successful Referrals”**, will be entitled to redeem a **“Referral Gift”**:-

Referral Gift - Parkson Vouchers (3rd January 2017 to 31st March 2017)

Total No. of Successful Referrals	Gift
1-2 successful referrals	RM 200 Parkson Voucher
3-5 successful referrals	RM 600 Parkson Voucher
6 successful referrals onwards	RM 1000 Parkson Voucher and eligible to enter the Top Referrer Rewards Contest.

Gift Illustration 1:

Ali refers his aunty, Doreen, on 30 March 2017 to purchase a Participating Bancassurance Product with a minimum APE of RM5,000 and submitted the completed and signed RF. It was a successful referral. With that, Ali is eligible to win a Parkson Voucher worth RM 200.

Gift Illustration 2:

Daniel refers five friends, John, Tom, Brad, Michelle and Samantha. John, Tom and Michelle decide to purchase a Participating Bancassurance Product each while Brad and Samantha do not make any purchase. He submits three completed and signed RFs. With that, Daniel now has 3 Successful Referral. Hence, Daniel will be eligible to win Parkson Vouchers worth RM 600.

Gift Illustration 3:

Alvin successfully refers 10 friends, of whom 6 of them decide to purchase a Participating Bancassurance Product each. Upon submitting 6 completed and signed RFs, Alvin is eligible to Parkson Vouchers worth RM 1000 in total, and also gains eligibility to participate in the Top Referrer Rewards Contest (as defined in Clause 12 below).

11.1 The Referral Gift will only be given on first-come-first-serve basis. Eligible Referrer with Successful Referral will be entitled to claim the Referral Gift while stock lasts. There are only Parkson Vouchers worth RM 30,000 to be given away under this Campaign.

11.2 **“Participating Bancassurance Product”** means subscription to any conventional Bancassurance regular premium products.

Note: Please obtain the latest Participating Bancassurance Products list from SCBMB’s relationship manager.

11.3 Eligible Referrer who is eligible for the Referral Gift must submit a duly completed and signed RF in the form prescribed by SCBMB to any SCBMB branch. The completed and signed RF must be received by SCBMB during the Campaign Period or latest by **31st March 2017**. Failing which, the Referral Gift will not be claimable and will be forfeited. Eligible Referrer whose Referral Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming his/her Referral Gift.

11.4 The Referral Gift under this Campaign will be delivered by courier to the corresponding address registered in SCBMB system. If there is a change of address, Eligible Referrer must update the change in the RF. However, delivery will not be made to a P.O. Box address or an address outside Malaysia. Customers whose mailing address in the RF is either a P.O. Box address or an address outside Malaysia must provide SCBMB with a suitable delivery address at the time they are notified that they are eligible to receive the Referral Gift.

11.5 Delivery will be deemed to have been made if supported by a written acknowledgement receipt of the items by the occupant(s) at the delivery address. Delivery of gifts will be performed thrice at the end month of January 2017, February 2017 and March 2017 respectively i.e. first delivery within redemption period from 3 January 2017 to 31st January 2017, second delivery within redemption period from 1 February 2017 to 28 February 2017 and third delivery within redemption period from 1 March 2017 to 31 March 2017. Each delivery will take 6 to 8 weeks from the last day of the month. If any item is unclaimed after 2 weeks from initial delivery date or after two failed delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.

11.6 Eligible Referrer(s) are advised to check his/her Referral Gift upon receipt. Any dispute or complaint about the Referral Gift must be resolved directly with the supplier or distributor.

11.7 SCBMB may change or substitute the Referral Gift with other items of similar value if any of the Referral Gift becomes unavailable or is recalled or discontinued by its supplier. Any such change will be announced in accordance with Clause 30.

- 11.8 The value of the Referral Gift as stated in this Campaign will be based on the price quoted to SCBMB or its suppliers before the commencement date of the Campaign Period. SCBMB will not entertain any request or claim for the exchange of the Referral Gift based on the current value of the Referral Gift before or after the redemption of the Referral Gift.

Member Get Member Campaign Q1 2017 - Top Referrer Rewards Contest

Prizes

12. All successful Eligible Referrers who have obtained minimum 6 Successful Referrals are eligible to enter the Top Referrer Rewards Contest.
13. Winner will be entitled to a prize[#] consisting of:-
- 2 Return Economy Class Flights to Tokyo, Japan
 - 2 Adults reserved seats tickets for High-speed Shinkansen.
 - 2 7D5N 5-Star Hotel Stay in Japan
 - 2 Disneyland & Universal Studios Tickets

#Please obtain Campaign flyer from SCBMB representative for more information.

Selection of winners

14. After the last day of the Campaign Period, Eligible Referee particulars will be put in a list (“**List**”).
- 14.1 The List containing the NRIC numbers will be placed in a Microsoft Excel format in accordance to the date of RF along with the number of Successful Referrals.
- 14.2 There will be a maximum of TWO (2) winners only (1st place and 1st runner up) for this Campaign.
- 14.3 The selection of 1st place and 1st runner up will be based on the Eligible Referrer with the highest number of Eligible Referees.
- Example: If there are a total of 3,426 entries received during the Campaign Period, the top two winners will be selected based on the first and second placed Eligible Referrer with highest number of Eligible Referees.
- 14.4 In the event there is a tie (same number of Eligible Referees), the next criteria for selection will be based on the highest APE and the next tie breaker (if necessary) will be based on the highest revenue earned.

Winners Notification

15. The winners will be notified by email or telephone from SCBMB (by referring to the phone number written in the RF) and thereafter a confirmation letter will be sent to the winners at the address registered with SCBMB or the changed address which is stated in the RF within 6 to 8 weeks from the closing date of the Campaign Period. Following such notification, the winners will be required to send SCBMB full details of their travelling companion.

16. If the winners do not claim their prize within 14 calendar days from the date of the confirmation letter, the winners' rights to claim for the prize will be forfeited and SCBMB has the right to select the Next Winner (as defined in Clause 18 below) without prior notice to the previous winner.
17. If SCBMB cannot (i) contact the winner(s) (via the details provided at the date of entry) within 14 calendar days; or (ii) the winner(s) does/do not provide the details of his/her travelling companion to SCBMB within 14 calendar days from the notification date, SCBMB reserves the right to select the new winners of the Top Referrer Rewards Contest.
18. The definition of "**Next Winner**" is the one that will be selected based on the next Eligible Referrer with next highest number of Eligible Referees.

Example, if Samantha who had 10 Successful Referrals was originally the selected winner, then Ali who had 9 Successful Referrals who was initially the runner up to the Top Referrer Rewards Contest will immediately be promoted to be the next winner. Hence, a new 1st runner up winner will be selected. In this case, if James has 8 Successful Referrals; he will then be selected as the new 1st runner winner.

19. Winners are required to provide their NRIC and the original confirmation letter from SCBMB in order to claim the prize at the branch where the RF was submitted.
20. The Winners and his/her companions must hold a valid passport. It shall be the responsibility of the winners to obtain the necessary visa and other travel documents at their own cost and expense. No compensation whatsoever will be given should the winners fail to obtain such documents, regardless of the circumstances. Passport control and in-country authorities reserve the right to refuse entry. If the winners or his/her companion is refused passage, entry or exit to or from the country being visited, SCBMB will not be responsible in any way to compensate the winners or his/her companions for such refusal of passage, entry or exit and any additional costs incurred will be at the sole cost and responsibility of the winner and/or his/her companions.
21. In the event the winners are not able to receive, take up and/or utilize the prize as detailed for reasons not attributed to SCBMB, SCBMB reserves the right to select alternative winners. SCBMB shall not be liable to the winners to substitute with another prize or compensation in kind.
22. Unless otherwise specified, the class of travel for any prize incorporating an airfare is economy class.
23. The ticket includes airport tax, fuel surcharge, insurance and administrative fees. Any airport user fees including airport tax or excess baggage which are collected separately by local airport authorities at the point of check-in will be borne by the winners and/or his/her companion.
24. Any flights, other transport, airport details, accommodation or other aspects of the prize, dates and times quoted by SCBMB, its agencies, sponsors or representatives are for guidance only and are subject to change without prior notice to the winners. SCBMB shall not be liable for the change of the prizes stated in this Campaign.
25. Prize winners are responsible to meet their own financial commitment which they may incur in connection with the travel prize (including, without limitation, transfers to and from any airport specified in the travel prize, meals and drinks, room services, laundry, excess baggage, personal, medical and/or baggage insurance, all items of personal nature, custom tax and airport tax) and any other cost or expenses beyond those included and specified in the prize itself.

26. The prize featured in advertisements and Campaign materials are for illustration purposes only. Actual prize may vary from the advertisements (if any).
27. The prize cannot be transferred, assigned, nor can they be exchanged for cash or for any other item.
28. SCBMB reserves the right to change or substitute the prize with an item of similar value if the prize is recalled due to any unforeseen reason. Any such change will be announced in accordance with Clause 30 below.

General

29. SCBMB's decisions relating to this Campaign are final and binding all participants. For any matters which are not covered in the Terms and Conditions, they will be determined solely by SCBMB.
30. SCBMB may vary any of the Terms and Conditions and extend the Campaign Period without any prior notice, whereby notification will be put up on sc.com/my.
31. By participating in the Campaign, all Eligible Referrers hereby agree to the following:
 - 31.1 Consent for SCBMB to disclose their particulars to SCBMB's and Prudential's service providers and suppliers for purposes of running this Campaign and delivering the prize;
 - 31.2 Agree to participate in any reward giving ceremony, interviews or other publicity events required by SCBMB;
 - 31.3 Consent for SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCBMB deemed fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - 31.4 Grant SCBMB the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any campaign (including this Campaign), marketing, commercial or other related purpose, without any payment or compensation.
32. This Campaign and the 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.