

Standard Chartered Bank Malaysia Berhad MyDream Account Campaign Terms and Conditions

Campaign

1. The MyDream Account Campaign (“Campaign”) is valid from 20 February 2017 – 20 August 2017 (“Campaign Period”), both dates inclusive.
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:-
 - i) Individuals who open a MyDream Account with Standard Chartered Bank Malaysia Berhad (“Bank”) or MyDream Account-i (Investment Account-i or Saadiq Young Saver-i) with Standard Chartered Saadiq Berhad (“SCSB”) within the Campaign Period; or
 - ii) Existing MyDream Account and MyDream Account-i holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (hereinafter referred to as “Eligible Account Holders”).
 - iii) Under MyDream Account-i for (Investment Account-i or Saadiq Young Saver-i) its under a Mudharabah contract.
4. The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients

Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to February, March, April, May or June 2017
- b) “**New Clients**” mean clients who do not have existing MyDream Account or MyDream Account-i with the Bank prior to the start of the Campaign Period
- c) “**Existing Clients**” mean clients of the Bank who hold a MyDream Account or MyDream Account-i.
- d) “**Fresh Funds**” means funds which do not originate from any accounts held with the Bank or SCSB. For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Benchmark Balance.
- e) “**Benchmark Balance**” means the Eligible Account Holder’s Average sum of month-end balance in all current accounts, savings accounts and time deposit accounts held by the client with the Bank and SCSB, for the months of November 2016, December 2016 and January 2017, **Incremental Balance** (“IB”) is the difference between the sum of all

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current accounts, savings accounts and time deposit balances held by the client with the Bank and SCSB as at the last day of the deposit month, minus the Benchmark balance with the condition that the incremental balance must be deposited in the MyDream Account / MyDream Account-i.

- f) For new-to-bank clients who opened a MyDream Account / MyDream Account-i during the Campaign Period, the Benchmark Balance will be zero (0). Table A provides examples on calculation of IB.
- g) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the MyDream Account / MyDream Account-i for the purposes of this Campaign.

h) Promotional Interest / Profit Sharing Ratio

“Promotional Interest” means single-tier interest of 1.00% p.a. enjoyed by MyDream Account / **Promotional Profit Sharing Ratio** of 20:80 means the sharing ratio for MyDream Account-i holders during the Campaign Period which indicative is 1.00%.

Table A

Existing-To-Bank Account Holder

Benchmark Balance As At 31 Jan 2017	Deposit Date	Total Balance As At Last Day of Deposit Month	Balance in MyDream Account / MyDream Account-i	Fresh Funds	Incremental Balance (IB)	Gift
<u>Client A</u> RM100,000	20 Feb 2017	RM103,000	RM103,000	RM3,000	RM103,000 – RM100,000 =RM3,000	Entitled to one (1) unit of Tsum Tsum
<u>Client B</u> RM100,000	22 Feb 2017	RM105,000	RM105,000	RM5,000	RM105,000 – RM100,000 = RM5,000	Entitled to one (1) unit of Tsum Tsum
<u>Client C</u> RM50,000	25 Feb 2017	RM47,000	None	-RM3,000	RM47,000 – RM50,000 = -RM3,000	Not entitled as there is no IB
<u>Client D</u> RM200,000	1 March 2017	RM250,000	RM50,000	RM50,000	RM250,000 –	One (1) unit of Royal

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					RM200,000 = RM50,000	Selangor Storm Trooper Figurine OR twelve (12) unit of Tsum Tsum
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New-To-Bank Account Holder

Benchmark Balance As At 31 Jan 2017	Deposit Date	Total Balance As At Last Day of Deposit Month	Balance in MyDream Account / MyDream Account-i	Incremental Balance (IB)	Gift
<u>Client E</u> RM0	20 Feb 2017	RM2,000	RM2,000	RM2,000 – RM0 =RM2,000	Entitled to one(1) unit of Stormtrooper Earphone
<u>Client F</u> RM0	1 Mar 2017	RM5,000	RM5,000	RM5,000 – RM0 =RM5,000	Entitled to one(1) unit of StarWars Earphone AND One(1) unit of Tsum Tsum

Participation

6. The Eligible Account Holders are required to fulfill all the following requirements in order to participate in this Campaign:
 - (a) Must deposit, credit or place Fresh Funds or place into a MyDream Account / MyDream Account-i; and
 - (b) Fresh Funds in the MyDream Account / MyDream Account-i must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.



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- (c) The Eligible Account Holder's Incremental Balance in MyDream Account / MyDream Account-i must be minimally equivalent to the relevant Gift tier amount at Table B.
- (d) Please note that for MyDream Account-i, Royal Selangor Storm Trooper Figurine & Royal Selangor Darth Vader Figurine are not applicable.

7. Under this Campaign, Eligible Account Holders will be entitled to the following gift items ("Gift") stated in Table B subject to Gift availability, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank's record as to time of submission shall be final and conclusive

Table B

Fresh Funds	Sign Up Gift
RM2,000	One (1) unit of Stormtrooper Earphones*
Every RM20,000	One (1) unit of Light Saber <i>Star Wars</i> Umbrella
Fresh Funds	Balance Building Gift
Every RM3,000	One (1) unit of <i>Star Wars</i> Tsum Tsum Medium Plush Toy (11 inches) ("Tsum Tsum")
Every RM50,000 <ul style="list-style-type: none"> • Not applicable for MyDream account- i 	One (1) unit of Royal Selangor Storm Trooper Figurine Exclusively for new or existing Priority Banking clients
Every RM100,000 <ul style="list-style-type: none"> • Not applicable for MyDream account- i 	One (1) unit of Royal Selangor Darth Vader Figurine Exclusively for new or existing Priority Banking clients

* Each Eligible Account Holder is entitled to one (1) StarWars Earphone throughout the Campaign Period.

- 8. The Fresh Funds in a single deposit or placement must be made by the Eligible Account Holder at the minimum sum RM2,000 or RM3,000 or RM20,000 or RM50,000 or RM100,000 respectively in order to be entitled for the Gifts as tabled above.
- 9. Letter of Gift Entitlement will be issued through the Bank's branch to Eligible Account Holder who opened a new account and deposited or placed fresh fund through the Bank's or SCSB's branches, the letter will state the Gift the Eligible Account Holder is entitled to. Through the letter the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed.
- 10. Letter of Gift Entitlement will also be issued through the Bank's branch to Eligible Account Holder who already have a MyDream Account and deposited fresh fund through the Bank's or



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SCSB's branches, the letter will state the Gift the Eligible Account Holder is entitled to. Through the letter the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Fund deposit and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed.

11. In the event the Eligible Account Holder did not submit the completed Letter of Gift Entitlement to the Bank / SCSB, the Eligible Account Holder is required to send an SMS to 66399 indicating his/her choice of Gift/s in accordance with the amount of Fresh Fund deposited.
12. A Short Message Service (SMS) Notification will be sent to each Eligible Account Holder's registered mobile number with the Bank informing the Gift/s the Eligible Account Holder is entitled to. Customers are responsible for ensuring that they register and update their contact details and records with the Bank. Please note that any changes in contact details will take at least three (3) working days to be processed. Customers whose Gifts have been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.
13. The Eligible Account Holder must reply to the SMS sent to them and indicate his/her choice of Gift/s in accordance with the amount of Fresh Fund deposited.
14. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into MyDream Account / MyDream Account-i and the monies deposited shall be allocated for four (4) months.
15. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table C below for each Gift/s from the Eligible Account Holder's MyDream Account / MyDream Account-i.
16. There are in total six (6) types of Tsum Tsum to be given away during the Campaign Period, in which the Ewok, Chewbacca and Storm Trooper Tsum Tsum will be given away from 20 February 2017 until 19 April 2017, while the Yoda, R2D2 and Darth Vader Tsum Tsum will be given away from 20 April 2017 until 30 June 2017.
17. The Eligible Account Holder who wishes to collect all six (6) Tsum Tsums in one go have the option to deposit a Fresh Funds of RM20,000 from 20 February 2017 until 19 April 2017.
18. The total units of Gifts available are as stated in Table C in the following page.

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Table C

Gifts	Total Units Available	Payment (RM)
Stormtrooper Earphones	10,800	RM30
Star Wars Tsum Tsum Medium Plush Collectibles with the following breakdown:- - Ewok - Chewbacca - Storm Trooper - Yoda - R2D2 - Darth Vader	8,400 1,260 1,260 1,680 1,260 1,260 1,680	RM58
Light Saber Star Wars Umbrella	2,400	RM300
Royal Selangor Storm Trooper Figurine <i>*Not applicable for MyDream account- i</i>	50	RM390
Royal Selangor Darth Vader Figurine <i>*Not applicable for MyDream account- i</i>	30	RM1,200

19. Notification shall be given by way of posting on the Bank's website should the Bank run out of stocks, or by such any other manner as determined by the Bank.
20. During the Campaign Period, each Eligible Account Holder is only entitled to a maximum of twelve (12) units of Gift/s per Gift type.
21. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
22. Monies deposited for this Campaign will not qualify to participate in other CASA campaigns offering gifts during the Campaign Period.



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23. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
24. The Gifts will be delivered to the Eligible Account Holder's address as maintained with the Bank or SCSB no later than 30th November 2017. Eligible Account Holders are responsible for ensuring that they register and update their contact details and records with the Bank / SCSB. Please note that any changes in contact details will take at least three (3) working days to be processed. Eligible Account Holders whose gift/s have been forfeited are not entitled to any payment or compensation.
25. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
26. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional propos, accessories or equipment featured.
27. Eligible Account Holders are advised to examine the Gift/s upon receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
28. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
29. Eligible Account Holders whose MyDream Account / MyDream Account-i are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
30. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.

Star Wars Smart R2D2 ("Prize") Giveaway

31. To participate in the Star Wars R2D2 Droid Giveaway ("Giveaway"), Eligible Account Holders must be entitled to receive 6 Tsum Tsums and must maintain the balance in their MyDream Account / MyDream Account-i for three (3) consecutive months from the end date of the Campaign thereafter (from 30 June 2017 until 30 September 2017). Eligible Account Holders who fulfill this requirement will be assigned one (1) entry.

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32. All Eligible Account Holders with at least one (1) Entry will be listed in accordance with the client's unique bank client internal identification number, as reflected in the Bank's record. After that, Eligible Account Holders who have further Entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank's records, then a third time and so on until all their Entries have been exhausted.
33. The total number of Entries in the list will be divided by 30 and the result rounded down to the nearest number. The chosen Prize Winners will be the client appearing on the list at the positions which matches each multiple of that number from the 1st multiple up to the 10th multiple as per example in Table D.

Table D

Example: If there are total of 100 Entries during the Campaign Period, then that total of 100 will be divided by 30. The result is 3.33. Hence, the Prize winners at position no. 3, 6, 9, 12 until 30 will be entitled to win the Prize.

34. There are in total thirty (30) R2D2 Droids to be won for this Campaign.
35. After the Prize Winners has been chosen, the Bank will call that client at his/her latest telephone number in the Bank's records, within 90 working days from the end of the Campaign Period. If a chosen Prize Winner cannot be contacted after three (3) attempts, a new chosen Winner will be selected and the calling process will be repeated. The new Prize Winner will be the next number on the List.
36. Each Eligible Account Holder can win only one (1) R2D2 Droid for this Campaign.

MyDream Hong Kong Disneyland Contest ("Contest")

37. There are in total ten (10) Contest Prize Winners for this Campaign.
38. To participate, Eligible Account Holders with incremental Fresh Funds of every RM3,000 in the MyDream Account / MyDream Account-i as per Table A will be assigned one (1) entry.
39. At the end of the Campaign Period, all Eligible Account Holders with at least one (1) Entry will be listed in accordance with the client's unique bank client internal identification number, in the Bank's record. After that, Eligible Account Holders who have further Entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank's records, then a third time and so on until all their Entries have been exhausted.
40. The total number of Entries in the list will be divided by 10 and the result rounded down to the nearest number. The chosen Prize Winners will be the client appearing on the list at the positions which matches each multiple of that number from the 1st multiple up to the 10th multiple as per example in Table E.



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Table E

Example: If there are total of 20,000 Entries during the Campaign Period, then that total of 20,000 will be divided by 10. The result is 2,000. Hence, the Contest Prize winners at position no. 2,000, 4,000, 6,000, 8,000 until 20,000 will be entitled to win the Contest Prize.

41. After the Prize Winners has been chosen, the Bank will call that client at his/her latest telephone number in the Bank's records, within 90 working days from the end of the Campaign Period. If a chosen Prize Winner cannot be contacted after three (3) attempts, a new chosen Winner will be selected and the calling process will be repeated. The new Prize Winner will be the next number on the List.
42. The Eligible Account Holder is only entitled to win one (1) Contest Prize.

Contest Prize

43. Each Contest Prize winner will receive:-
- (a) Three (3) entrance tickets to Hong Kong Disneyland
 - (b) Three (3) return economy class air tickets from KLIA to Hong Kong (inclusive of airport tax)
 - (c) One night accommodation (type of room will be subject to availability and decided by the bank) for three (3) pax (on sharing basis) in Disney's Hollywood Hotel
 - (d) One night accommodation (type of room will be subject to availability and decided by the bank) for three (3) pax (on sharing basis) in Hong Kong main land in a 4-star hotel
 - (e) Return airport / hotel / airport transfer to destinations only
44. The Contest Prize travel period is valid from 1 August 2017 – 28 February 2018. Appeals for extension of travel period beyond 28 February 2018 will not be entertained.
45. The Bank will only bear the cost of prize as stated above. Any other incidental expenses related to the prize must be borne solely by the prize winner.
46. The Prize will be awarded to the relevant primary accountholder as indicated in the Bank's records only.
47. In the event of joint Account Holders, the Prize shall be given to the primary Account Holder as indicated in the Bank's records only.
48. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Prize. Winners who lost his/her entitlement to the Prize are not entitled to any payment or compensation.



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- 49. The Prizes cannot be transferred, nor can they be exchanged for cash or for any other item.
- 50. The Bank may change or substitute the Prize with an item of similar value at the Bank's sole discretion.

Promotional Interest / Profit Rate

- 51. MyDream Account / MyDream Account-i holders will enjoy a single-tier interest / Profit Sharing Ratio 20:80 with indicative profit rate of 1.00% p.a. during the Campaign Period.
- 52. For ease of understanding, existing MyDream account holders with account balances amounting to RM200,000 and below will enjoy a higher interest rate of 1.00% p.a. during the Campaign Period. Interest rate for existing MyDream account holders with account balances amounting to RM200,001 and above remains unchanged during Campaign Period at 1.00% p.a. Table F describes the interest rate during the Campaign Period for MyDream account.
- 53. Similarly, for account holders under Saadiq Young Saver-i with account balances amounting to RM100,000 and below will enjoy a higher profit sharing ratio of 4:96 during the Campaign Period. Profit Sharing Ratio for existing Saadiq Young Saver-i account holders with account balances amounting to RM200,001 and above will also be higher at 15:75 Table H describes the profit sharing ratio during the Campaign Period for MyDream account-i, **profit Sharing Ratio** 20:80 with indicative profit rate of 1.00% p.a.
- 54. For account holders under Investment account-i with account balances amounting to RM50,000 and below will enjoy a higher profit sharing ratio of 4:96 during the Campaign Period. Profit Sharing Ratio for existing Investment account-i account holders with account balances amounting to RM100,001 and above will also be higher at 20:80. Table H describes the profit sharing ratio during the Campaign Period for MyDream account-i, **profit Sharing Ratio** 20:80 with indicative profit rate of 1.00% p.a.
- 55. After the Campaign Period, interest / Profit Sharing Ratio for MyDream Account / MyDream Account-i will revert to the prevailing board rate.
- 56. Customer is entitled to a special profit sharing ratio ("PSR") of 20:80 (Customer: Bank) with indicative rate of 1.00% p.a.

Table F

MyDream Account Balance Band	Prevailing Board Rate % p.a.	Promotional Interest Rate % p.a.
RM100,000 and below	0.30%	1.00%
RM100,001 - RM200,000	0.70%	
RM200,001 and above	1.00%	



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Table G

Saadig Young Saver-i Balance Band	PSR	Prevailing Board Rate % p.a.	Promotional PSR	Indicative Profit Rate % p.a.
RM100,000 and below	4 ; 96	0.20%		
RM100,001 - RM200,000	10 ; 90	0.50%	20 ; 80	1.00%
RM200,001 and above	15 ; 75	0.75%		

Table H

Investment Account-i Balance Band	PSR	Prevailing Board Rate % p.a.	Promotional PSR	Indicative Profit Rate % p.a.
RM50,000 and below	4 ; 96	0.20%		
RM50,001 - RM100,000	8 ; 92	0.40%	20 ; 80	1.00%
RM100,001 and above	20 ; 80	1.00%		

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TERMS AND CONDITIONS
MyDream Account Campaign

February 2017

General

57. MyDream Account-i is not eligible for protection or insured by PIDM. MyDream Account is eligible for protection by PIDM.
58. The Bank's decisions relating to this Campaign 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.
59. 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.
60. By participating in the Campaign, all participants:
- (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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 fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (iii) grant the Bank the 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.
61. 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.
62. 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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