

STANDARD CHARTERED BANK MALAYSIA BERHAD
MORTGAGE REFERRAL THE MORE THE MERRIER CAMPAIGN

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Residential Mortgage The More The Merrier Referral Campaign** ("Campaign") commences on **1 June 2016** and ends on **31 December 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.
3. The tiered referral campaign will run on the following quarters:

Months	Payment Dates
June – September 16	18 October 2016
October – December 16	17 January 2017

Eligibility

1. The Campaign is open to individuals who are our registered referrers referring customers to apply for a mortgage loan and complete the execution of all security documentation for the following categories of mortgage facilities, with a minimum loan amount of RM400,000 per facility ("Facility"), all during the Campaign Period for the following purpose:
 - (a) financing the purchase of a completed residential and commercial units;
 - (b) refinancing of applicant's existing completed residential and commercial mortgage facility with other financial institutions;
 - (c) refinancing of applicant's existing completed residential and commercial units which are free from encumbrances.
("Eligible Registered Referrer")
2. The applicable completed properties have to be in Malaysia.
3. The loan application has to be submitted and captured in the Bank's system (CRES and Transact) within the Campaign period.
4. All applications are subject to the Bank's approval & credit evaluation.
5. Client Terms and Products Terms for Mortgage will apply.

Successful Referral and Incentive

6. The qualifying criteria and incentive to be paid out to Eligible Registered Referrers are as follows:-

Number of Successful Cases per Quarter	Existing payout %	% Step up incentive on loan	Total payout %
3 to 4	0.1	0.05	0.15
5 to 7	0.1	0.075	0.175
≥ 8	0.1	0.1	0.20

Exclusion

For purposes of this Campaign, Facility does not include any of the following:

- (a) top-up loans, conversion of, or refinancing and/or restructuring of existing mortgages with the Bank.
- (b) loans below the minimum amount of RM400,000 for the purchase or refinancing of completed residential and commercial properties.
- (c) financing of building under construction (BUC).

General

- 7. The Bank reserves the rights to cancel, terminate, suspend or extend the Campaign without prior notice. For the avoidance of doubt, any cancellation, termination, suspension, or extension by the Bank of the Campaign shall not entitle customers to any claim of compensation against the Bank for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, suspension or extension of the Campaign.
- 8. The Bank's decisions relating to this Campaign are final and binding on all participants. No appeal and/or correspondence will be entertained. 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 vary any of these terms and conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at <https://www.sc.com/my/>
- 10. By participating in the Campaign, all participants:
 - (a) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign;
 - (b) 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
 - (c) grant the Bank the absolute and unfettered right to modify, use and/or publish any still or moving image of the participants for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
- 11. The 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.