

## Terms and Conditions

### Standard Chartered Bank Malaysia Berhad PB CASA Balance Build Campaign

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) PB CASA Balance Build Campaign (“Campaign”) will run from 01 October 2017 to 31 December 2017, 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:
  - 3.1 Individuals who open a new eSaver (hereinafter referred to as “eSaver”) account with Standard Chartered Bank Malaysia Berhad (“Bank”) within the Campaign Period.
4. For purposes of this Campaign:
  - 4.1 “New eSaver Account” means a new eSaver account opened within the campaign period.
  - 4.2 “Fresh Funds” means monies or funds howsoever transferred, credited, or paid into the eSaver 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 Fixed Deposits or Wealth assets held with SCBMB or Standard Chartered Saadiq Berhad (“SCSB”). However, transfers of funds from other current and/or savings (“CASA”) account within SCBMB or SCSB are not considered as Fresh Funds.
  - 4.3 For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Benchmark Balance.
  - 4.4 “Benchmark Balance” means the Eligible Account Holder’s sum of month-end balance in all current accounts and savings accounts held by the client with the Bank and SCSB, for the month of September 2017.
  - 4.5 “Allocation Period” means three (3) months from the date of depositing / crediting of monies into the New eSaver Account for the purposes of this Campaign.
  - 4.6 “Incremental Balance” (“IB”) is the difference between the sum of all current accounts and savings accounts held by the client with the Bank and SCSB as at the day the Fresh Funds were deposited (“Deposit Day”), minus the Benchmark balance with the condition that the incremental balance must be deposited in the New eSaver Account. Table 1 below provides examples on calculation of IB.

**Table 1 – Calculation of Incremental Balance**

Benchmark Balance As At 30 Sep 2017 <b>(A)</b>	Outflow of Funds before Deposit Day <b>(B)</b>	Deposit Day	Fresh Funds In New eSaver Account ('RM) <b>(C)</b>	Total Balance As At Deposit Day ('RM) <b>(D) = (A) – (B) + (C)</b>	Incremental Balance (IB) ('RM) <b>(E) = (D) – (A)</b>
Client A RM100,000	Nil	20-Oct-17	15,000	115,000	15,000
Client B RM100,000	2,000	23-Oct-17	5,000	103,000	3,000
Client C RM50,000	10,000	01-Nov-17	8,000	48,000	-2,000
Client D RM300,000	Nil	Nil	Nil	RM300,000	Nil
Client E RM200,000	Nil	15-Dec-17	200,000	400,000	200,000

**Participation**

5. The Eligible Account Holders are required to fulfil all the following requirements in order to participate in this Campaign:
  - 5.1 Must deposit or credit Fresh Funds or place into a New eSaver Account;
  - 5.2 Fresh Funds in the New eSaver Account 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.
  - 5.3 The Eligible Account Holder's Incremental Balance in the New eSaver Account must be minimally equivalent to the relevant Gift tier amount in Table 2.
6. Under this Campaign, Eligible Account Holders will be entitled to the following gift items ("Gift") and Bonus Interest stated in Table 2.

**Table 2 – Gift Tiers**

Fresh Funds ('RM)	New eSaver Account Fresh Funds Sign-Up Gift		Bonus Interest for the final month of the Allocation Period
	Option 1	Option 2	
200,000 to 599,999	One (1) unit of Tablet 128GB Silver	One (1) unit of 43"TV	1-month bonus interest of additional 1.25% p.a.
600,000 to 1,499,999	One (1) unit of Smartphone 64 GB Silver	One (1) unit of Android Smartphone 64GB Midnight Black	
1,500,000 to 3,499,999	Two (2) Business Class Return Ticket to Hong Kong	One (1) unit of Luxury Watch 300 M – 35mm, black dial	
3,500,000 and above	Two (2) Business Class Return Ticket to New Zealand/ Australia	One (1) unit of Luxury Watch 42mm, black dial	

### Bonus Interest

7. Bonus Interest for Incremental Balance will be determined based on the Deposit Date either (i) before or on 15<sup>th</sup> of the month or (ii) 16<sup>th</sup> of the month onwards. Bonus interest will be calculated based on 30/360 day count basis for any calendar month. Table 3 below provide examples on bonus interest calculations.

**Table 3 – Examples of Bonus Interest Calculations**

Deposit Date in New e\$aver Account	Incremental Balance (A)	Allocation Period	Bonus Interest for the final month of the Allocation Period*	Bonus Interest Calculation* (B) = (A) * 1.25% * 30/360	Crediting of Bonus Interest
10 <sup>th</sup> Oct 2017	MYR200,000	Oct 17 – Dec 17	Dec 2017	MYR208.33	Jan 2018
20 <sup>th</sup> Oct 2017	MYR500,000	Nov 17 – Jan 18	Jan 2018	MYR520.83	Feb 2018
6 <sup>th</sup> Nov 2017	MYR3,000,000	Nov 17 – Jan 18	Jan 2018	MYR3,125.00	Feb 2018
23 <sup>rd</sup> Nov 2017	MYR1,000,000	Dec 17 – Feb 18	Feb 2018	MYR1,041.67	Mar 2018
5 <sup>th</sup> Dec 2017	MYR750,000	Dec 17 – Feb 18	Feb 2018	MYR781.25	Mar 2018
28 <sup>th</sup> Dec 2017	MYR250,000	Jan 18 – Mar 18	Mar 2018	MYR260.42	Apr 2018

Note: \* Bonus interest will be calculated based on 30/360 day count basis for any calendar month.

8. Eligible Customers are entitled to a bonus interest rate of 1.25% p.a. for the third (3<sup>rd</sup>) month of the Allocation Period for the Incremental Balance in the eligible New e\$aver Account.
9. The calculation of the Bonus Interest will be performed at the end of the third (3<sup>rd</sup>) month of the Eligible Client's Allocation Period. Bonus Interest will be credited within 4 weeks from the last day of the third (3<sup>rd</sup>) month of the Eligible Client's Allocation Period.

### Gifts

10. The Fresh Funds in a single deposit or placement must be made by the Eligible Account Holder at the minimum sum RM200,000 or RM600,000 or RM1,500,000 or RM3,500,000 respectively in order to be entitled for the Gifts and Bonus Interest as seen in Table 2 above.
11. Each Eligible Customer is entitled to redeem only 1 gift under this Campaign by submitting a completed Gift Redemption Form at any of our branches.
12. The Gifts under this Campaign are subject to the following availability under Table 4.

**Table 4 – Gifts Availability**

Tier	Quantity of Gift To Be Given Away	Gift Item	Payment ('RM)
1	500 units	One (1) unit of Tablet 128GB Silver or One (1) unit of 43' TV	2,000
2	200 units	One (1) unit of Smartphone 64 GB Silver or One (1) unit of Android Smartphone Midnight Black	4,000
3	100 units	Two (2) Business Class Return Tickets to Hong Kong* or One (1) unit of Luxury Watch 300 M- 35mm, black dial	13,000
4	35 units	Two (2) Business Class Return Tickets to New Zealand/ Australia* or One (1) unit of Luxury Watch 42mm, black dial	35,000

Note: \* please refer to Gifts Component – Business Class Return Tickets Terms and Conditions excerpt.

13. The gifts will be given away according to sequential order from the first Eligible Customer who fulfilled all the criteria until the all the gifts Tiers are exhausted or upon the end of the Campaign Period.
14. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item. Gifts model colour are subject to availability.
15. Eligible Customers who are eligible for the gift must submit a completed Gift Redemption Form at any branch of SCBMB. The completed Gift Redemption Form must be received by SCBMB during the Campaign Period or latest by **2 January 2018**.
16. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to SCBMB.
17. The gifts under this Campaign will be delivered by courier to the address stated on the Gift Redemption Form. However, delivery will not be made to a P.O. Box address or an address outside Malaysia. Eligible Customers whose mailing address in the Gift Redemption Form is either a P.O. Box address or an address outside Malaysia must provide the SCBMB with a suitable delivery address at the time they are notified that they have successfully redeem a gift.
18. In the event that (i) any part of the Incremental Balance is withdrawn (in part or in full) before the expiry of the Allocation Period; and (ii) gifts has been fulfilled, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table 4 above for each Gift from the Eligible Account Holder's New e\$aver Account.
19. Delivery of the Gifts will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address and will be performed thrice at the end of the month of November 2017, December 2017 and January 2018 respectively i.e. first delivery within redemption period of 1 October 2017 to 31 October 2017, second delivery within redemption period of 1 November 2017 to 30 November 2017 and third delivery within redemption period from 1 December 2017 to 31 December 2017. Each delivery of gifts will take 6 to 8 weeks from the last day of the month of which the duly completed Gift Redemption Form is received. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the Eligible Customer must

personally collect the item at the address stated on the courier advice sent. Otherwise, the delivery charges for the item must be paid by the Eligible Customers.

20. Any gifts which are not claimed 6 weeks after initial delivery date will be forfeited. Customers whose gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the gift.
21. Eligible Customers are advised to examine the gift upon receipt. If the Eligible Customer finds the item faulty or damaged, he/she must contact merchant or supplier within 3 business days from the date they receive the item. SCBMB makes no representation or warranty regarding the quality or suitability of the gift or products by the merchant or supplier. Any dispute or complaint about the gift must be resolved directly with the merchant or supplier. SCBMB will not be responsible for any injury, loss or damage resulting from using the Gift.
22. SCBMB may change or substitute any of the gifts under this Campaign with an item of similar value if that gift is recalled by its manufacturer or distributor. We will notify you of any such change in accordance with item 17 above.

#### Gifts Component – Business Class Return Tickets Terms and Conditions

23. Business Class return tickets gift will be issued as travel voucher by Holiday Tours & Travel Sdn Bhd, and all travel will be subjected to the terms and condition governed by Holiday Tours & Travel Sdn Bhd. Refer to the back of the travel voucher for further information on the terms and condition (upon receipt of the said voucher).
24. The voucher is only redeemable up to the value stated on the voucher. All bookings and reservation has to be done directly with Holiday Tours & Travel Sdn. Bhd. via walk-in, phone or email, stating the voucher code as confirmation.

Address	<b>Holiday Tours &amp; Travel Sdn. Bhd. (company no. 23070-H)</b> A-0-1, Block A, No 1, Jalan Sri Utara Satu, Sri Utara Off Jalan Ipoh, 68100 Kuala Lumpur.
Contact Number	+60362866129
Email Address	<a href="mailto:corpleisure@holidaytours.com.my">corpleisure@holidaytours.com.my</a>

#### General

25. Incremental Balance which is taken into consideration for this Campaign will not be eligible for other CASA promotions or campaigns by SCBMB.
26. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCBMB. SCBMB's decisions relating to this Campaign are final and binding to all participants.
27. SCBMB may at any time vary any of these Terms and Conditions in relation to this Campaign. Any such variation will be announced on SCBMB website of [sc.com/my](http://sc.com/my), and in SCBMB and SCSB branches.
28. By participating in the Campaign, all customers give their consent for SCBMB to disclose their particulars to SCBMB's service providers and suppliers for purposes of running this Campaign and delivery of gifts.

29. By participating in the Campaign, all participants:
- 29.1 agree to participate in any interviews or other publicity events required by SCBMB;
  - 29.2 consent for SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCBMB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
  - 29.3 grant SCBMB 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.
30. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The customers agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.