

TERMS AND CONDITIONS

Priority Referral Campaign 2016

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) Priority Referral Campaign 2016 (“**Campaign**”) will run from 1 January 2016 to 31 March 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.

Eligibility

3. This Campaign is open to all SCBMB clients who fulfil the following conditions (“**Eligible Referrer**”):
 - 3.1 have maintained all their accounts with SCBMB and Standard Chartered Saadiq Berhad (“**SCSB**”) in good standing, without any breach of the relevant terms and conditions or agreements;
 - 3.2 introduce new clients to Priority banking and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 3.3 submit the fully completed Signed Referral Form;
4. In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“**Eligible Referee**”) :
 - 4.1 Eligible Referee must be new to SCBMB and SCSB (with no relationship with SCBMB and SCSB for the past 12 months prior to commencement of Campaign Period.;
 - 4.2 individuals over the age of 18 years;
 - 4.3 successfully signed for Priority Banking membership during the Campaign Period.

The Priority Banking terms and conditions apply and are available at <https://www.sc.com/my/priority/en/termcondition.html>

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); and
 - 5.2 Eligible Referee who is participating under any SCBMB referral promotions
6. Under this Campaign, the Eligible Referrer would be entitled to Gift Redemption as laid out at Clause 7 upon a Successful Referral of an Eligible Referee and provided the Eligible Referee who is equally eligible under the terms of this Campaign signs up for Priority banking membership during the Campaign Period in accordance with the terms and conditions of this Campaign. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer complete and submit the Campaign Referral Form.
 - 6.1 The Eligible Referee is allowed to qualify for Priority Banking membership provided the Eligible Referee fulfils the requirements of the Priority Banking terms and conditions and successfully participates in one of the following Campaigns (“Campaign Qualifying Accounts”):
 - 6.1.1 JustOne Account (“JOC”) CASA Gift Campaign from 15 Feb 2016 to 15 June 2016 or;

- 6.1.2 WM Prosperity Campaign from 15 Jan 2016 to 31 Mar 2016 or;
- 6.1.3 Referee who participates in Priority Referee from 1 Jan 2016 to 31 Mar 2016 will receive attractive gadget rewards subject to fulfilment of conditions mentioned in this terms, if they can place their fund into the following products at board rates:-
- JustOne Priority Savings Account; and
 - 6-months Term Deposit
- 6.1.4 Referee who participates in any existing campaign related to deposit products is not eligible to participate in this Priority Referee – Attractive gadget rewards.
- 6.1.5 Under the Priority Referee terms, Referee needs to deposit a minimum total of RM250,000 into both JustOne Priority Savings Account and Term Deposit placement for 6 months. The placement in JustOne Priority Savings Account has to be a minimum of RM50,000 and the deposit amount will be earmarked for 6 months. During this time, Referee is not able to transact on the earmarked amount or close the account.

Example 1:

Referees who are eligible for gadget rewards

Referee	JustOne Priority Savings Account (RM)	JustOne Priority Current Account (RM)	6-months Term Deposit (RM)	Total (RM)	Eligible for Gadget Rewards
John	50,000	0	200,000	250,000	Yes
David	100,000	0	300,000	400,000	Yes

In the above scenario, John and David will get the gadget rewards as they have deposited RM50,000 in JustOne Priority Savings Account and 6-months Term Deposit placement of RM250,000.

Example 2:

Referees who are NOT eligible for gadget rewards

Referee	JustOne Priority Savings Account (RM)	JustOne Priority Current Account (RM)	6-months Term Deposit (RM)	Total (RM)	Eligible for Gadget Rewards
Amy	30,000	20,000	200,000	250,000	No
Ali	30,000	30,000	100,000	160,000	No

In the above scenario, Amy is not eligible for the gadget rewards due to the amount of placement in JustOne Priority Savings Account is less than RM50,000. Ali is not eligible to the Priority gadget reward because the total deposit is less than RM250,000.

- 6.1.6 The maximum aggregate placement of JustOne Priority Savings Account and Term Deposit is RM1 million per client.
- 6.1.7 The Term Deposit Primary Account holder must be the same with the JustOne Priority Savings Account Primary Account holder.

- 6.1.8 Placement of Term Deposit must be made within 5 banking days from the date where funds earmarked in JustOne Priority Savings Account.
- 6.1.9 It is important to note that JustOne Priority Account comprises JustOne Priority Current Account and JustOne Priority Savings Account. The JustOne Account terms and conditions apply and are available at <https://www.sc.com/my/save/savings-justone-terms-conditions.html>
- 6.1.10 For every successful participation in the Priority Referee rewards program Eligible Referee is entitled to one unit (1) of gadget .
- 6.1.11 The gadget will be given after the Campaign Period. Please allow 60 days for delivery.
- 6.1.12 There are only 33 units of gadget in total to be given away under the Priority Referee terms. The gifts will only be given on a first-come-first-serve basis.
- 6.1.13 If the Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign, the customer loses his/her entitlement to the Gift. Customer who loses his/her entitlement to the Gift is not entitled to any payment or compensation.
- 6.1.14 Eligible Referees are allowed to withdraw the deposited fresh funds from the JustOne Priority Savings Account and Term Deposit (whether in whole or in part) before the expiry of the earmark period if they wish to do so provided that:___
- (a) a written request must be first received by the Bank from the Eligible Referees;
 - (b) the Bank shall be entitled to first deduct a sum equivalent to the retail price of the Gift before the requested withdrawal is effected if the Gifts have already been redeemed.
- 6.2 All Campaign Qualifying Accounts of the Eligible Referee must be applied and/or opened during this Campaign Period.
- 6.3 The Eligible Referee and his/her joint account holders (if any) under Campaign Qualifying Account were not existing clients of SCBMB and SCSB prior to this Campaign.
- 6.4 Where an Eligible Referee's Campaign Qualifying Accounts are joint accounts, this shall be treated as ONE introduction only, irrespective of the number of accountholders.
- 6.5 The Eligible Referee's Campaign Qualifying Account must not be a joint account held together with the Eligible Referrer.
- 6.6 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.

7.0 Gift Redemption Criteria

7.1 Under this Campaign, each Eligible Referrer depending on the number of Successful Referral will be entitled to redeem the following gift (“Introducer Gift”):-

Total No. of Successful Referrals	Gift
1	1 unit of Samsung 32” LED TV
2	1 unit of Samsung 55” Full HD Flat TV OR 2 units of Samsung 32” LED TV
3 and above	1 unit of Samsung 55” Full HD Curved TV OR 3 units of Samsung 32” LED TV

Example 2:

Client submits 3 referrals and the following referees have placed their fund respectively into Campaigns as illustrated below. 1 out of the 3 referrals will not be successful as the AUM of Referee C with the Bank is below RM250,000. The Referrer will be entitled to the gift based on 2 successful referral cases.

Referee & AUM	Campaigns Participated	Successful Referral Count
A AUM of RM500K	WM Investment – MYR50K JustOne Account Gift – MYR450K	1
B AUM of RM250K	Priority Referee–iPad mini2 rewards – MYR250K	1
C AUM of RM50K	JustOne Account Gift – MYR50K	0
Total		2

7.2 Each Eligible Referrer is entitled to claim only ONE (1) gift category in this Campaign.

7.3 Gifts cannot be transferred, nor can they be exchanged for any other item.

7.4 The referrer gift will only be given on first-come-first-serve basis i.e. for that eligible Referrer who meets the requirement of “Successful Referral”. There are only 65 units of Samsung 32” LED TV, 15 units of Samsung 55” Full HD Flat TV and 5 units of Samsung 55” Full HD Curved TV in total to be given away under this Campaign.

- 7.5 Eligible Referrers who is eligible for the gift must submit a completed Gift Redemption Forms to any branch of SCBMB. The completed Gift Redemption Form must be received by SCBMB during the Campaign Period or latest by **7 Apr 2016**. Failing which, the gift will not be claimable and will be forfeited. Eligible Referrers whose gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming his/her gift.
- 7.6 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. Customers whose mailing address in the Gift Redemption Form is either a P.O. Box address or an address outside Malaysia must provide the Bank with a suitable delivery address at the time they are notified that they have successfully redeem a gift.
- 7.7 Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. Please allow 60 days for delivery. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the client must personally collect the item at the address stated on the courier advice sent to the client. Otherwise, the delivery charges for the item must be paid by the client.
- 7.8 Eligible Referrer are advised to examine his/her gift upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the gifts. Any dispute or complaint about the gifts must be resolved directly with the supplier. The Bank will not be responsible for any injury, loss or damage resulting from using the gifts.
- 7.9 The Bank may change or substitute the gifts with other items of similar value if any of the gifts becomes unavailable or is recalled or discontinued by its manufacturer or distributor. Any such change will be announced in accordance with paragraph 8.2.
- 8.0 General**
- 8.1 SCBMB's decisions relating to this Campaign are final and binding all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCBMB.
- 8.2 SCBMB may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on SCBMB's website at sc.com/my
- 8.3 By participating in the Campaign, all participants:
- a) consent for SCBMB to disclose their particulars to SCBMB's service providers and suppliers for purposes of running this Campaign and delivering the Gifts;
 - b) 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
 - c) grant SCBMB 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.
- 8.4 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.