

TERMS AND CONDITIONS
Priority Referral Campaign Q2 & Q3 2016

PART I

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) Priority Referral Campaign 2016 (“**Campaign**”) will run from 15 April 2016 to 30 September 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 previous relationship with SCBMB and SCSB for the past 12 months prior to commencement of this 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 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 Eligible Referee who is equally eligible under the terms of this Campaign and successfully signed up for Priority banking membership during this Campaign Period in accordance with the terms and conditions as laid out here. “**Successful Referral**” means the introduction of Eligible Referee by the Eligible Referrer to the Bank where both the Eligible Referee and Eligible Referrer have completed and submitted the Campaign Referral Form.
 - 6.1 The Eligible Referee is allowed to qualify for Priority Banking membership provided that the Eligible Referee fulfils the requirements of the Priority Banking terms and conditions and has to be a “New-to-Bank” (NTB) customer who deposited fresh fund of RM250,000 and above to :-
 - 6.1.1 Investment or Deposits products or;
 - 6.1.2 Combination of Investment and Deposits products or;

- 6.1.3 Successfully participates in prevailing Wealth Management (“WM”) Campaign during this campaign period.
- 6.1.4 Placement for “Wealth Management Term Deposit” WM TD Bundle Campaign by a customer will not entitle him/her to participate in this campaign.
- 6.1.5 To be eligible for this campaign, all referees must complete their Customer Investment Profile (“CIP”),
- 6.2 If the Bank discovers at any time that the referee 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.
- 6.3 All Campaign Qualifying Accounts of the Eligible Referee must be applied and/or opened during this Campaign Period.
- 6.4 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.
- 6.5 Where an Eligible Referee’s Campaign Qualifying Account are joint account, the account shall be treated as ONE introduction only, irrespective of the number of account holders.
- 6.6 The Eligible Referee’s Campaign Qualifying Account must not be a joint account held together with the Eligible Referrer.
- 6.7 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.
- 6.8 “Fresh fund” means funds which do not originate from any accounts held with the Bank or Standard Chartered Saadiq Berhad (“SCSB”).

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”):-

Gadget Gifts (15 Apr 2016 to 14 Jul 2016)

Total No. of Successful Referrals	Gift
1 - 2 successful referrals	1 Samsung 32” LED TV worth RM999
3 – 4 successful referrals	1 smart tablet worth RM1,699
5 successful referrals and above	1 smart watch worth RM3,249

Successful referrers who have submitted referral case prior to 15 Jul 2016 have the option to choose gifts from either one of the gifts selection i.e. Gadget Gifts(15 Apr to 14 July 2016) or KitchenAid appliances (15 Jul to 30 Sep 2016). However, they are not allowed to select gift from both selections.

For successful referrers who submit referral case after 15 July 2016, they will be rewarded with KitchenAid appliances selection(15 July 2016 to 30 Sep 2016) only.



KitchenAid Gifts (15 July 2016 to 30 Sep 2016)

Total No. of Successful Referrals*	Gift
1	KitchenAid 3.5 Cup Food Chopper and 7 Speed Hand Mixer worth RM1,048
2	KitchenAid 1.75L Diamond Blender worth RM1,899
3	KitchenAid 1.75L Diamond Blender and Porcelain Kettle worth RM2,197
4 and above	KitchenAid Artisan Stand Mixer worth RM3,199

Gift Illustration 1:-

Client A submitted one referral case on 9 June 2016, and another submission on 9 July 2016. Both are successful referrals. By 30 Sep 2016, Client A can choose either 1 unit of Samsung 32" LED TV worth RM999 **OR** 1 unit of KitchenAid 1.75L Diamond Blender worth RM1,899.

Gift Illustration 2:-

Client A submitted one referral case on 9 Aug 2016, and another submission on 9 Sep 2016. Both are successful referrals. By 30 Sep 2016, Client A will be rewarded with 1 unit of KitchenAid 1.75L Diamond Blender worth RM1,899

Example :

Client submits 4 referrals and the following referees have placed their fund in the Bank either through campaigns and non-campaign placement as illustrated below. 2 out of the 4 referrals will not be successful as the Asset Under Management ("AUM") of Referee C with the Bank is via WM TD and AUM of Referee D is below RM250,000. The Referrer will be entitled to the gift based on 2 successful referral cases.

Referees & AUM	Campaigns Participated	Successful Referral Count
A AUM of RM500K	WM Campaign – RM450K Deposit – RM50K	1
B AUM of RM250K	TD at board rates - RM200K JOC CASA – RM50K	1
C AUM of RM300K	WM TD Bundle Campaign – RM300K	0
D AUM of RM50K	WM Campaign – RM50K	0

- 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 which means that the Eligible Referrer who meets the requirement of "Successful Referral" he/she will be entitled to claim the gift while stock lasts. There are only 218 units of Samsung 32" LED TV, 18 units of attractive smart tablet and 3 units of attractive smart watch in total to be given away under this Campaign. For KitchenAid appliances, there are only 120 sets of 3.5 Cup Food Chopper and 7 Speed Hand Mixer, 64 units of 1.7L Diamond Blender, 10 sets of 1.75L Diamond Blender and Procelain Kettle and 3 units of Artisan Stand Mixer.
- 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 **14 Oct 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 corresponding address registered in the Bank system. If there is a change of address, the Eligible Referrer need to update the change 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 redeemed 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 **90** days for delivery. If any item is unclaimed after 2 weeks from initial delivery date or after two failed 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.
- 7.10 The value of the gifts as stated in this campaign are based on the price quoted to the Bank by the Bank's vendor before the rolling out of this campaign. The Bank will not entertain any request or claim for the exchange of the gift based on the current value of the gift before or after the redemption of the gift.
- 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.

Priority Referral Campaign Q2 & Q3 2016 - Contest

Mechanics

- 9.0 All successful referrers are eligible to enter the contest under this campaign. There will be one (1) winner of two (2) Cirque du Soleil tickets in Nagoya, Japan inclusive of flight and accommodation in December 2016.
- 9.1 Winner is entitled to a prize consisting of:-
- Cirque du Soleil "SS" seats tickets for two (2) adults in Nagoya, Japan,
 - 3 nights accommodation for two (2) adults (2 nights of Deluxe room with breakfast at Hilton Tokyo Shinjuku and 1 night of Standard room with breakfast at Nagoya Marriott Associa Hotel),
 - 2 All Nippon Airways business class return flight tickets to Tokyo,
 - 2 adults reserved seats tickets for High-speed Shinkansen to and from Nagoya.
 - Transport via limousine service to and fro airport, hotels and Cirque du Soleil show
- 9.2 The selection of winners will be based on the referrer with the highest number of referees.
- 9.3 In the event there is a tie (same number of referees), the next criteria for selection will be based on the highest AUM and the next tie breaker (if necessary) will be based on the highest revenue earned.
- 9.4 There will be ONE (1) winner only. If the winner does not claim his/her reward within 7 calendar days from the date of the notification, the winner's rights to claim for the prize will be forfeited and SCBMB has the rights to select the Next Winner without giving prior notice to the previous winner.
- 9.5 The definition of "Next Winner" is the one that will be selected based on the next referrer with next highest number of referees.
- 9.6 The Winner will be selected after the closing date based from all entries received. The decision is final and no appeal or correspondences will be entertained by the Bank.
- 9.7 The Winner will be notified by email or telephone (using the details provided at entry) within 90 days of the closing date. Following such notification, the winner will be required to send the Bank full details of their travelling companion.
- 9.8 If the Bank cannot: (i) contact the winner (via the details provided at the date of entry) within a reasonable period of time (to be established at the Bank's sole discretion); or (ii) the winner does not provide the details of his/her travelling companion to the Bank within 14 days from the notification date, the Bank reserves the right to select a new winner of the Contest.
- 9.9 The Winner and his/her companion must hold a valid passport with at least six (6) months' validity period. It shall be the responsibility of the winner to obtain the necessary visa and other travel documents at own cost and expense. No compensation whatsoever will be given should the winner fail to obtain such

documents, regardless of the circumstances. Passport control and in-country authorities reserve the right to refuse entry. If the winner or his/her companion is refused passage, entry or exit to or from the country being visited, the Bank will not be responsible in any way to compensate the winner or his/her companion 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 companion.

- 9.10 In the event the winner are not able to receive, take up and/or utilize the Prize as detailed for reasons not attributed to the Bank, the Bank reserves the right to select an alternative winner. The Bank shall not arrange for another prize or compensation in kind.
- 9.11 Unless otherwise specified, the class of travel for any Prize incorporating an airfare is economy class.
- 9.12 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 point of check-in will be borne by the winner and/or his/her companion.
- 9.13 Any flights, other transport, airport details, accommodation or other aspects of the Prize, dates and times quoted by the Bank, its agencies, sponsors or representatives are for guidance only and are subject to change without prior notice to the winner. The Bank will not have any liability arising for the change of the Prize components as stated herein.
- 9.14 Prize winner must have sufficient financial resources to meet any 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.