

## TERMS AND CONDITIONS

### Priority Referral Campaign H2 2017

#### PART I Campaign

1. The Standard Chartered Saadiq Berhad (“SCSB”) Priority Referral Campaign 2017 (“**Campaign**”) will run from 1st July 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.
3. Contracts used are Commodity Murabahah for TD-i, Agency Contracts for Unit Trust & Sukuk under Investment Accounts & Mudharabah for Current Accounts.

#### Eligibility

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

The Priority Banking terms and conditions are available at  
<https://www.sc.com/my/saadiq/>

6. However, the following parties are NOT eligible to participate in this Campaign:
  - 6.1 permanent and contract employees of SCSB, its subsidiaries, or related corporations, and their immediate family members (spouse, children, brothers and sisters); and
  - 6.2 Eligible Referee who is participating under any SCSB referral promotions.
- 7 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.

- 7.1 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 :-
- 7.1.1 Investment products such as JOC-i, TD-i, Sukuk & Islamic Unit Trust or;
  - 7.1.2 Combination of Islamic Investment products or;
  - 7.1.3 Successfully participates in prevailing Wealth Management (“WM”) Campaign during this campaign period.
  - 7.1.4 Placement for “Wealth Management Term Deposit-i” WM TD-i Bundle Campaign by a customer will not entitled him/her to participate in this campaign.
  - 7.1.5 To be eligible for this campaign, all referees must complete their Customer Investment Profile (“CIP”),
- 7.2 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.
- 7.3 All Campaign Qualifying Accounts of the Eligible Referee must be applied and/or opened during this Campaign Period.
- 7.4 The Eligible Referee and his/her joint account holders (if any) under Campaign Qualifying Account were not existing clients of SCBMB or SCSB prior to this Campaign.
- 7.5 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 accountholders.
- 7.6 The Eligible Referee’s Campaign Qualifying Account must not be a joint account held together with the Eligible Referrer.
- 7.7 Eligible Referrer cannot refer him/herself as the Eligible Referee under this Campaign.
- 7.8 “Fresh fund” means funds which do not originate from any accounts held with SCSB or SCBMB.

## 8. Gift Redemption Criteria

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

## Shopping Vouchers

9. Under this Campaign, each Eligible Referrer will be entitled to redeem RM700 of shopping voucher (“Referrer’s Gift”) for Successful Referral.

Example 1:

Client submitted 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 is via WMTD-i and AUM of Referee D is below RM250,000. The Referrer will be entitled to the RM1,400 of shopping vouchers based on 2 successful referral cases.

- 9.1 Gifts cannot be transferred, nor can they be exchanged for any other item.
- 9.2 The shopping vouchers will only be given on in sequential order from the first customer who fulfilled all the criteria until the capping amount (or number of gift/prizes) is/are exhausted. There are RM140,000 worth of shopping vouchers to be redeemed in this campaign.
- 9.3 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.
- 9.4 Eligible Referrers who are eligible for the gift must submit a completed Gift Redemption Forms to any branch of SCSB. The completed Gift Redemption Form must be received by SCSB during the Campaign Period or latest by **15 Jan 2018**. Failing which, the gift will not be claimable and will be forfeited. Eligible Referrers whose voucher has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming his/her gift. forfeited. Eligible Referrers whose voucher has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming his/her gift.
- 9.5 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 needs 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.
- 9.6 Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address within 90 days from the last date of the Campaign. 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.
- 9.7 Eligible Referrers 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.
- 9.8 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.
- 9.9 The value of the gifts as stated in this campaign is 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.

## 10.0 General

- 10.1 SCSB'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 SCSB.
- 10.2 SCSB may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on SCSB's website at [sc.com/my/saadiq/](http://sc.com/my/saadiq/)
- 10.3 By participating in the Campaign, all participants:
  - a) consent for SCSB to disclose their particulars to SCBMB's service providers and suppliers for purposes of running this Campaign and delivering the Gifts;

- b) consent for SCSB to disclose or publish their personal information such as their names and identities and any general information that SCSB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
- c) grant SCSB 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.

10.4 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.