

## Saadiq JustOne Deposit-i & JustOne Priority Plus Deposit-i Campaign Terms and Conditions

### Campaign

1. Saadiq JustOne Deposit-i & JustOne Priority Plus Deposit-i Campaign (“Campaign”) is valid from 10<sup>th</sup> November 2017 – 30<sup>th</sup> April 2018 (“Campaign Period”), both dates inclusive.
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:-
  - i) Individuals who open a Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i with Standard Chartered Saadiq Berhad (“SCSB”) within the Campaign Period; or
  - ii) Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.  
  
(hereinafter referred to as “Eligible Account Holders”)
  - iii) The Saadiq JustOne Deposit-i and JustOne Priority Plus Deposit-i accounts are insured by PIDM.
  - iv) You must be at least 18 years of age to open a Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i account.
4. The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients
5. Range of Current Account-i and Saving Account-i under **Saadiq JustOne Deposit-i** and JustOne Priority Plus Deposit-i are as follow :
  - i) **Saadiq JustOne Personal Deposit-i, (PSB)**  
  
*Saadiq JustOne Personal Savings Account-i and Saadiq JustOne Personal Current Account-i*
  - ii) **Saadiq JustOne Priority Deposit-i, (PRB)**  
  
*Saadiq JustOne Priority Savings Account-i and Saadiq JustOne Priority Current Account-i*



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iii) **JustOne Priority Plus Deposit-i, (Priority Plus)**

*JustOne Priority Plus Current Account-i and JustOne Priority Plus Savings Account-i*

**Interpretation**

6. For the purpose of this Campaign:

- a) **“New Clients”** mean clients who do not have existing Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i Account with the Bank prior to the start of the Campaign Period.
- b) **“Fresh Funds”** means funds which do not originate from any accounts held with Standard Chartered Bank Malaysia Berhad (“Bank”) or SCSB. For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Benchmark Balance.
- c) **“Benchmark Balance”** means the Eligible Account Holder’s Average sum of month-end balance in all current accounts, savings accounts and term deposit accounts held by the client with the Bank and SCSB, **Incremental Balance” (“IB”)** is the difference between the sum of all current accounts and savings accounts balances held by the client with the Bank and SCSB as at the last day of the deposit month, minus the Benchmark balance with the condition that the incremental balance must be deposited in the Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i Account.
- d) For new-to-bank clients who opened a Saadiq JustOne Deposit-i /JustOne Priority Plus Deposit-i Account during the Campaign Period, the Benchmark Balance will be zero (0). Table B provides examples on calculation of IB.
- e) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i Account for the purposes of this Campaign.

**Campaign Mechanism**

7. You may open a Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i account jointly or with another individual, subject to a maximum of two joint account holders. In the case of a joint account, you agree that the account is to be operated on an “either one to sign” mandate, and that this mandate cannot be revoked.
8. Each month, you must place a minimum amount into your Saadiq JustOne Personal/ Priority Current Account-i/ Saadiq JustOne Priority Plus Current Account-i or fulfill the average monthly balance (“AMB”) in your Saadiq JustOne Personal/ Priority Current Account-i /Saadiq JustOne Priority Plus Current Account-i.
9. AMB is calculated as follows:



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AMB (New Account)	=	$\frac{\text{Total of day-end balances in the account from account opening date to month end}}{\text{Number of days for which the account was open in the month}}$
AMB (Existing Account)	=	$\frac{\text{Total of day-end balances in the account every day in that month}}{\text{Number of days in that month}}$

**Example**

Ms B opens her account on 22 October 2017. The total of day-end balances in her account in October 2017 is RM250,000. Ms B's account has been open for 10 days in October 2017. The AMB in that account for Oct 2017 = RM250,000 / 10 days = RM25,000.

Therefore profit is paid on Average Month Balance x rate x no of days  
365 or 366 days

$$\frac{\text{RM25,000} \times 2.5\% \times 10}{365 \text{ or } 366 \text{ days}} = \text{RM17.1}$$

For October 31, the total of day-end balances in that account is RM550,000. There are 31 days in October. The AMB in that account for October 2017 = RM550,000/ 31 days = RM17,741.93.

10. Table A below sets out the requirement for Saadiq JustOne Deposit-i/ JustOne Priority Plus Deposit-i account types on the minimum amount to place and to maintain the required average monthly balance.

**Table A**

Account Type	Minimum Amount	AMB
Saadiq JustOne Personal Current Account-i	RM 1,500	NA
Saadiq JustOne Priority Current Account-i	RM 10,000	RM 20,000
Saadiq JustOne Priority Plus Current Account-i	RM 20,000	RM 20,000

11. You will be eligible for the following benefits in each month that you satisfy the above placement requirement:
- (a) Saadiq JustOne Personal/ Priority Current Account-i: Fee waiver on withdrawals via MEPS and HOUSE ATMs and on Interbank GIRO fund transfers via Standard Chartered ATMs in Malaysia.
  - (b) Saadiq JustOne Personal/ Priority Savings Account-i: Additional 1% profit rate p.a. on your actual account balance. Profit is accrued daily.



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12. The minimum requirement for you to be eligible for the transaction fee reimbursement as stated in clause 11(a) above and additional 1% profit rate as stated in clause 11(b) above in any month is based on the type of Saadiq JustOne Deposit-i you hold as seen in Table A above.
13. Normal MEPS and HOUSe ATM withdrawals transaction fees will be charged at the time of the transaction and will be reimbursed to your account at the end of each month. No fee reimbursements and additional profit will be made if you close either your Saadiq JustOne Deposit-i, Saadiq JustOne Savings Account-i, JustOne Priority Plus Current Account-i or JustOne Priority Savings Account-i.
14. If you do not fulfill the monthly requirement in any month, the normal fees for MEPS and HOUSe ATM withdrawals and Interbank GIRO fund transfers via Standard Chartered ATMs in Malaysia will apply during that month. These fees are set out in our Tariff of Fees and Charges, which is available on our website [sc.com/my](http://sc.com/my).
15. The Eligible Account Holders who are Existing to Bank customers are required to fulfill all the following requirements in Table B and New to Bank customers are required to fulfill all the following requirements in Table C in order to participate in this Campaign and:
  - (a) The Eligible Account Holders must deposit, credit or place Fresh Funds into Saadiq JustOne Personal /Priority Savings Account-i; and
  - (b) The Eligible Account Holder's Incremental Balance in Saadiq JustOne Personal /Priority Savings Account-i must be minimally equivalent to the relevant account type as seen in Table B and Table C.

For example, you open a Saadiq JustOne Personal Deposit-i on 8 October and on 20 October, upgraded your account to a Saadiq JustOne Priority Deposit-i. The minimum placement amount you need to be eligible for the transaction fee reimbursement and the additional 1% profit rate p.a is RM10,000. Alternatively, you must maintain an average monthly balance of RM20,000 in your Saadiq JustOne Priority Current Account-i as stated in clause 10.

## **Table B :**

### **(i) Existing-To-Bank Account Holder**

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Benchmark Balance	Deposit Date	Total Balance As At Last Day of Deposit Month	Balance in Saadiq JustOne Deposit-i Account	Fresh Funds	Incremental Balance (IB)	Account Type	Campaign Profit Rates & Additional Profit Rate P.A. for Savings Account if minimum end day balance is met
As At 31st Sept 2017							
<u>Client A</u> RM100,000	10-Oct-17	RM101,500	RM101,500	RM1,500	RM101,500 – RM100,000 = RM1,500	PSB	Profit paid based on profit rate of 1.5% p.a.  Additional Profit of 1% p.a. into your Saadiq JustOne Personal Savings Account-i
<u>Client B</u> RM100,000	11-Oct-17	RM110,000	RM110,000	RM10,000	RM110,000 – RM100,000 = RM10,000	PRB	Profit paid based on profit rate of 1.5% p.a.  Additional Profit of 1% p.a. into your Saadiq JustOne Personal Savings account-i
<u>Client C</u> RM100,000	13-Oct-17	RM120,000	RM120,000	RM100,000	RM120,000 – RM100,000 = RM20,000	Priority Plus	Profit paid based on profit rate of 1.5% p.a.

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**Table C :**

**(ii) New-To-Bank Account Holder :-**

Benchmark Balance	Deposit Date	Total Balance As At Last Day of Deposit Month	Balance in MyDream Account / MyDream Account-i	Incremental Balance (IB)	Account Type	Campaign Profit Rates & Additional Profit Rate P.A. for Savings Account if minimum end day balance is met
As At 31 Sept 2017						
<u>Client E</u> RM0	1-Oct-17	RM1,500	RM1,500	RM1,500 – RM0 =RM1,500	PSB	Profit paid based on profit rate of 1.5% p.a.  Additional Profit of 1% p.a. into your Saadiq JustOne Personal Savings account-i
<u>Client F</u> RM0	1-Oct-17	RM20,000	RM20,000	RM20,000 – RM0 =RM20,000	PRB	Profit paid based on profit rate of 1.5% p.a.  Additional Profit of 1% p.a. into your Saadiq JustOne Personal Savings account-i
<u>Client G</u> RM0	1-Oct-17	RM20,000	RM20,000	RM20,000 – RM0 =RM20,000	Priority Plus	Profit paid based on profit rate of 1.5% p.a.

16. For Existing To Bank and New to Bank Eligible Account Holders' Fresh Funds in the Saadiq JustOne Personal /Priority Savings Account-i must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact with the Fresh Fund allocated for this Campaign during the fixed Allocation Period.

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## General

1. The Bank's decisions relating to this Campaign are final and binding upon all participants. If any matters, dispute or claim arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
2. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at [sc.com/my](http://sc.com/my), and in the Bank's branches.
3. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;
  - (ii) 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
  - (iii) grant the Bank 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.
4. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
5. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.

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