

TERMS AND CONDITIONS

Staff Banking - Priority Referral Campaign Q2 & Q3 2016

PART I

Campaign

1. The Standard Chartered Saadiq Berhad ("SCSB") Priority Referral Campaign 2016 ("**Campaign**") will run from 4 May 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.
3. Contracts used are Murabahah for TD-i, Agency Contracts for Unit Trust & Sukuk, under Investment Accounts Mudharabah for Current Accounts & Wadiah for Savings Accounts under deposit Accounts.

Eligibility

4. This Campaign is open to all SCSB staff who fulfil the following conditions as referrer ("**Eligible Referrer**")
 - 4.1 An existing employee with SCSB;
 - 4.2 have maintained all their accounts with Standard Chartered Bank Malaysia Berhad ("SCBMB") or Standard Chartered Saadiq Berhad ("**SCSB**") in good standing, without any breach of the relevant terms and conditions or agreements;
 - 4.3 introduce new clients to Priority banking and ensuring that all the criteria for successful referral set out in this Campaign terms are fulfilled.
 - 4.4 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 or 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. Eligible Referee who is participating under any SCBMB or SCSB referral promotions are NOT eligible to participate in this Campaign.
 - 6.1
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.
 - 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 such as JOC-i, TD-i, Sukuk, Islamic Unit Trust & Wadiah accounts or;
- 6.1.2 Combination of Investment and Deposits products or;
- 6.1.3 Successfully participates in one of the prevailing Wealth Management (“WM”) Campaigns during this campaign period.
- 6.1.4 Placement for “Wealth Management Term Deposit-i” WM TD-i 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 or 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 accountholders.
- 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”):-

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

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-i 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.
- 7.5 Eligible Referrers who is 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 **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 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.
- 8.2 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/
- 8.3 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 SCMB 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.
- 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.