

TERMS AND CONDITIONS Privilege\$aver Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCB") "Privilege\$aver Campaign" ("Campaign") Terms and Conditions is valid from 1 December 2016 to 31 December 2017 ("Campaign Period") both dates inclusive.
2. By participating in this Campaign, participants are to be bound by all the terms and conditions as stated herein.
3. This Campaign Terms are to be read together with SCB's Client Terms, Current/Cheque/Savings Account and Time Deposit Terms, Credit Card Terms and Wealth Terms. If there is any inconsistency between these Campaign Terms and other terms, these Campaign Terms will prevail.

Eligibility

1. This Campaign is open to existing and new customers with Privilege Savings Account (Priority Banking) and Privilege Savings Account (Personal Banking) ("Promotion Account") who have maintained their accounts (all accounts with SCB including but not limited to the Privilege Savings Account and credit card account(s) with SCB) in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
2. For Privilege Savings Account (Priority Banking) the Eligible Customer must be a Priority Banking Customer.
(hereinafter referred to as "Eligible Accountholders").

Definition

1. "MAB" means the monthly average balance in an account. MAB is calculated as follows:

$$\text{MAB during the month} = \frac{\text{Total of day-end balances in the account every day during the month}}{\text{Number of days in the month}}$$

2. "Bonus Rate" is defined as additional rate applied to the Account balance provided that the relevant criteria as stated in each category in Table 1 herein are met.
3. Base rate for Privilege Savings Account (Priority Banking) is 1.00%p.a; and the base rate for Privilege Savings Account (Personal Banking) is 0.25%p.a.
4. "Base Rate" is defined as the minimum interest rate that is applied to the Account balance and is calculated on daily basis and credited monthly.
5. "Fresh Funds" means funds which do not originate from any accounts held with the Bank or Standard Chartered Saadiq Berhad.
6. "Eligible bill payments" means when the Eligible Customer performs bill payments to registered billers via our Online Banking platforms.

Bonus Rate

1. This Campaign offers the following sets of Bonus Interest Rates based on the Bonus Categories.

Table 1:

<i>Bonus Categories</i>	<i>Description of Transaction</i>	<i>Bonus Interest Rate</i>	<i>Bonus Interest Crediting Month</i>	<i>Bonus Interest Payment Period</i>
A. Deposit	<p>Minimum deposit of RM10,000 (single deposit of fresh funds) into Privilege Savings Account (Priority Banking); or</p> <p>Minimum deposit of RM1,500 (single deposit of fresh fund) into Privilege Savings Account (Personal Banking)</p>	1.00% p.a.	<p>End of Transaction Month</p> <p>For e.g. if deposit is in January, the bonus interest will be paid on 31 January based on January's month average balance (MAB)</p>	Payable monthly upon fulfilment of Deposit condition during the month
B. Card Spend	<p>Performed Credit Card Spend of minimum RM3,000 on qualifying SCB Credit Cards (for Privilege Savings Account Priority Banking); or</p> <p>Performed Credit Card Spend of minimum RM1,500 on qualifying SCB Credit Cards (for Privilege Savings Account Personal Banking)</p>	1.00% p.a.	<p>First working day of following month</p> <p>For e.g. if card spending is in January, the bonus interest will be paid on 2 February based on January's MAB</p>	Payable monthly upon fulfilment of minimum card spend during the month
C. Bill Payment	<p>Performed at least three(3) Eligible Online Bill Payment Transacted from the Account via Online Banking</p>	0.50% p.a.	<p>First working day of following month</p> <p>For e.g. if eligible bill payment is in January, the bonus interest will be paid on 2 February based on January's MAB</p>	Payable monthly upon fulfilment of three (3) eligible bill payments
D. Invest	<p>Subscribe for an Eligible Unit Trust with a minimum single subscription sum of RM10,000</p>	0.50% p.a.	<p>End of following month</p> <p>For e.g. if the subscription of eligible unit trust is settled in January, the bonus interest will be paid in February based on January's MAB</p>	Bonus interest will be paid for a consecutive 12 months period

E. Insure	Purchase Eligible Insurance Policy with minimum annual premium value of RM10,000	1.00% p.a.	End of following month For e.g. if the eligible insurance policy is incepted in January, the bonus interest will be paid in February based on January's MAB	Bonus interest will be paid for a consecutive 12 months period.
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2. Bonus Interest Rate will be calculated for each calendar month, based on MAB in the Promotion Account
3. The balance cap to enjoy Bonus Interest Rate for SCB Priority Banking customers under Privilege Savings Account (Priority Banking) for the relevant calendar month is RM75,000 MAB and up to a maximum of RM50,000 MAB in the relevant month for non SCB Priority Banking customers under Privilege Savings Account (Personal Banking). The balance cap applies to Card Spend, Bill Payment, Invest and Insure categories. There is no balance cap on Deposit bonus category.

4. Bonus Rate Calculation

(a) Deposit

The Deposit amount into Promotion Account must be in one single transaction as per the condition in table above.

Customer who meets the Deposit condition is also entitled to fee waivers on cash withdrawal transactions via MEPS and HOUSe ATMs. The fee reversal will be credited into Promotion Account at end of following month.

Eligible Customers can earn up to 5.00%p.a. for Privilege Savings Account (Priority Banking) based on total interest earned from the Base Rate and total Bonus Interest Rates as per Table 1. And for Privilege Savings Account (Personal Banking), the Eligible Customer is entitled to earn up to 4.25%p.a. based on the total Base Rate and Bonus Interest Rate.

(b) Card Spend

Bonus Interest Rate on credit card spend is only applicable to all SCB credit cards ("qualifying SCB Credit Card") except for Gold CashBack, JustOne Gold, JustOne Platinum MasterCard and WorldMiles World MasterCard credit card.

The Bonus Interest Rate on credit card spend is only applicable for retail transaction charged to the qualifying SCB Credit Card ("Retail Transactions"). For avoidance of doubt the following Retail Transactions will not be entitled to the Bonus Rate:

- Cash Advance
- Balance transfers
- Easy Payment Plan monthly instalments
- Online bill payments
- Income tax payments
- Payments to loans or credit facilities or deposit accounts
- Payments to Government bodies
- Any credit card fees and charges (including annual fees, interest charges, administrative fees, cash advance fees)
- Cancelled, voided or reversed transactions
- Balance owing on the qualifying SCB Credit Card(s) from previous or other months and
- Any other amount charged to the qualifying SCB Credit Card(s) as may be determined by SCB from time to time

The Bonus Rate will be awarded on Retail Transactions transacted on the qualifying SCB Credit Card of which the Eligible Accountholder is a principal credit cardholder and is also the primary accountholder of the Promotion Account.

Retail Transactions charged to the qualifying SCB Credit Card by a supplementary Credit Cardholder will be consolidated under the principal Credit cardholder's Credit Card account and the applicable Bonus Rate will be awarded to the principal Credit cardholder's deposit Account of which he/she is a principal Accountholder. In determining whether the minimum card spend has been fulfilled for the relevant calendar month, the Retail Spend charged to the qualifying SCB Credit Card will be consolidated based on the transaction posting date.

(c) Bill Payment

Eligible Customer is entitled to the Bonus Rate if they perform at least three (3) bill payments to registered billers via our Online Banking platforms.

The payment for the bill payments must be made from the Promotion Account. There is no minimum spent on any bill payment.

(d) Invest

“Eligible Unit Trust” means any unit trust funds (UT), bonds, Investment Suite/ Haiqal Plan or Premium Currency Investment purchased through SCBMB branches and where the Eligible Customer:

- (i) pays a sales charge of at least 2.5% (in the case of UT); or
- (ii) pays a spread of at least 2% (in the case of Bonds); or
- (iii) invests into Investment Suite OR Haiqal Suite;

NOTE: Please obtain from your Relationship Manager or Branch the latest list of investments which comply with above (i) to (iii) conditions.

(e) Insure

“Eligible Insurance Policy” means subscribing to any regular premium conventional Banca or Takaful products.

NOTE: Please obtain from your Relationship Manager or Branch the latest list of Banca products.

You must successfully purchase, through us, either an Eligible Insurance Policy or an Eligible Unit Trust, and you must not have terminated that eligible insurance policy or eligible unit trust within the Campaign Period from the date of commencement of the policy/settlement date (as the case may be).

Subscriptions placed through a joint account or the Eligible Insurance policy has more than one policy holder, only the primary account holder or policyholder will be entitled to the Bonus Rate. If the investment is denominated in a foreign currency, the investment value will be converted to Ringgit Malaysia at the prevailing currency exchange rate in order to determine whether it meets the minimum premium or investment amount.

General

1. SCB reserves the right to cancel or suspend payment of Bonus Rate and to claw back the value of any Bonus Rate(s) paid in the event that any of the foregoing conditions are not met at any time during the minimum qualifying periods specified above.
2. For avoidance of doubt the Promotion Account which is inactive or deemed inactive, no Bonus Rate will be credited into the Promotion Account. For the purpose of this Clause an active Promotion Account refers to a Promotion Account with regular transactional activities including, but not limited to, deposits and withdrawals in the preceding twelve (12) months.
3. In the event where the customer opened two (2) or more eligible Promotion Accounts, Bonus Rate will be to the first of such active Promotion Account opened with SCB, with the determining factor being the Promotion Account opening dates. Notwithstanding the foregoing, when two (2) or more Promotion Accounts were opened on the same day, Bonus Rate may be credited to either Account at SCB's sole discretion.
4. If the Promotion Account is in dormant/unclaimed status, Bonus Rate will be credited to the first of any other active Promotion Account(s) opened with SCB with the determining factor being the account opening dates.
5. In the event that there is no active Promotion Account to which Bonus Rate may be credited SCB reserves the right not to make payment of such Bonus Rate and the Bonus Rate will be forfeited.
6. SCB reserves the right to change the conditions of the Bonus Rates being awarded and rates of the Base and Bonus Rates at any time without prior notice.
7. SCB is not responsible for any failure or delay in the transmission or posting of transactions made by merchants, telecommunication providers, or any other parties.

8. SCB's decisions relating to this Campaign are final and binding.
9. SCB 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, and in the Bank's branches.
10. 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.
11. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.
 - (a) 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
 - (b) 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.