

Standard Chartered Saadiq Berhad JustOne-i Gift Campaign Terms and Conditions

Campaign

- 1 The Saadiq JustOne-i Gift Campaign (“Campaign”) is valid from February 15 – June 15 2016 (“Campaign Period”), both dates inclusive.
- 2 By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
- 3 Saadiq JustOne-i is classified as an Islamic investment account which is based on the Mudharabah contract.

Eligibility

- 4 This Campaign is open to:-
 - i) Individuals who open a Saadiq JustOne-i with Standard Chartered Saadiq Berhad (“Bank”) within the Campaign Period;
 - ii) Existing Saadiq JustOne -i holder;
 - iii) Existing Saadiq JustOne -i holder maintains their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (hereinafter referred to as “Eligible Accountholders”)
- 5 Accountholders who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial Accountholders.

Interpretation

- 6 “Saadiq **JustOne** -i” means any of the following:
 - 6.1 Saadiq JustOne Personal -i, which comprises the Saadiq JustOne Personal Current Account-i and Saadiq JustOne Personal Savings Account-i;
 - 6.2 Saadiq JustOne Preferred -i, which comprises the Saadiq JustOne Preferred Current Account-i and Saadiq JustOne Preferred Savings Account-i;
 - 6.3 Saadiq JustOne Priority -i, which comprises the Saadiq JustOne Priority Current Account-i and Saadiq JustOne Priority Savings Account-i.
- 7 “**Fresh Funds**” means monies or funds howsoever transferred, credited, or paid into Saadiq JustOne -i from other bank(s) and/or financial institutions by way of (i) Inter Bank Giro transfers, (ii) collection and payment of cheques drawn on such other bank(s) and (iii) where such monies or funds paid or credited into Saadiq JustOne -i. Transfers of funds(MYR) which do not originate from any accounts held with the Bank or Standard Chartered Bank Malaysia



Berhad (“SCBMB”) are not considered as Fresh Funds and cannot form part of the Placement under this Campaign.

- 8 “**Placement**” means the Fresh Funds deposited into a Saadiq JustOne -i, subject to Clause 6 and Clause 11

Participation

- 9 Under the Campaign, Eligible Accountholders will be entitled to the following gift items (“Gift”) stated in Table 1 on a first-come, first-served basis, in a **single placement** by using Fresh Funds listed below, subject to Gift availability:

Table 1:

Fresh Funds in Single Placement	Gift
RM50,000	Choice of : - One(1) unit of Lebensstil Breadmaker (referred to as “Electrical Appliance” thereafter) -
RM100,000	One(1) unit of Elba Air Fryer (referred to as “Electrical Appliance” thereafter)
RM250,000	One(1) unit of iPad Mini 4 16GB (referred to as “Electrical Appliance” thereafter) OR Two(2) units of Elba Air Fryer (referred to as “electrical Appliance” thereafter)

- 10 Letter of Gift Entitlement is a letter issued by the Bank that states the type of Gift the Eligible Accountholder is entitled to. This Letter of Gift Entitlement must be signed by the Eligible Accountholder and provided at the branch where the Fresh Funds are deposited.
- 11 Earmark Period refers to monies deposited under this Campaign which will be lien for four (4) months from the date of the 1st placement is made or the date the 1st cheque is cleared.
- 12 Earmark Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance is successfully credited into the Eligible Account when Fresh Funds deposits via Interbank Giro (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Saadiq JustOne -i, subject to the terms and conditions in this Campaign.
13. The Gift Price as stated in Table 2 below will be imposed on the Eligible Accountholder in the event the Fresh Funds is withdrawn prior to the expiry of the Earmark Period.

14. The total units of Gifts available are as stated in Table 2 below.

Table 2:

Gifts	Total Units Available	Gift Price (RM)
Lebensstil Breadmaker (Model number LKBM 1102W)	430	RM399
Elba Air Fryer (Model number EAF-D2215)	200	RM499
iPad Mini 4 16GB	70	RM1,599

15. In the event that any part of the earmarked amount is withdrawn (in part or in full) before the expiry of the Earmark Period, the Bank reserves the right to deduct the Gift Price according to Table 2 above for each Gift from the Eligible Accountholder's JustOne Account.
16. Notification shall be given by way of posting on the Bank's website should the Bank run out of stocks, or by such any other manner as determined by the Bank.
17. During the Campaign Period, each Eligible Accountholder is only entitled to a maximum of five (5) units of Electrical Appliances .
18. For avoidance of doubt, Fresh Funds is determined by computing the incremental Monthly Average Balance that is the aggregate credit balance for the month divided by number of days in the relevant month ("MAB") of the JustOne Account in the relevant month of which the Fresh Funds was earmarked which will be benchmarked against the month end balance of January 2016 against all current and savings Account held in the Bank by the Eligible Accountholder ("Benchmark Balance"). For new Saadiq JustOne -i opened during the Campaign Period, the Benchmark Balance will be zero (0).
19. Within seven (7) working days of the Fresh Funds being transferred to the relevant Bank branch where the Deposit was placed ("the Transaction Branch"), the Eligible Accountholder must visit the Transaction Branch to inform/allow the Transaction Branch to earmark the Deposit and also to submit the Letter of Gift Entitlement.
20. In the event of joint accountholders, the Gift shall be given to the primary accountholder only.
21. Eligible Accountholders of this Campaign will not be qualified to participate in other CASA campaigns offering gifts during the Campaign Period.
22. A Short Message Service (SMS) Notification will be sent to each Eligible Accountholder's registered mobile number with the Bank not later than **30 September 2016** to collect the Gift from the branch, where the deposit was made, no later than **31 October 2016**, failing which, the Gift will be forfeited. Eligible Accountholders are responsible for ensuring that they register and update their contact details and records with the Bank. Please note that any changes in

contact details will take at least three (3) working days to be processed. **Eligible Accountholders** whose Gifts have been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.

- 23 The Letter of Gift Entitlement must be acknowledged by the Eligible Accountholder and presented during Gift collection. Collections of Gifts by Eligible Accountholders are at their own cost and expense, and the Bank will not entertain any requests for courier of Gifts.
- 24 If the Bank discovers at any time that the Eligible Accountholder fail to satisfy the requirements under this Campaign, the Eligible Accountholder loses his/her entitlement to the Gift. Customers who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
- 25 The Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
- 26 Picture(s) of the Gifts shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift(s) and does not include any optional proposal, accessories or equipment featured.
- 27 Eligible Accountholders are advised to examine the Gifts upon receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Accountholders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
- 28 The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled, discontinued or out of stock by its manufacturer or distributor.
- 29 Customers whose Saadiq JustOne -i are suspended, cancelled or terminated for any reason during the Campaign Period or within one (1) month after the Campaign Period ends will not be entitled to any gifts or rewards under this Campaign.

General

- 30 The Bank's decisions relating to this Campaign are final and binding upon all participants. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
- 31 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, and in the Bank's branches.
- 32 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.
- 33 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.



