

Terms and Conditions

Standard Chartered Bank Malaysia Berhad 2.75% p.a. Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCB”) 2.75% p.a. Campaign (“Campaign”) will run from August 15, 2016 to July 31, 2017 (“Campaign Period”) both dates inclusive (Campaign Period).
2. By participating in this Campaign, participants agreed to be bound by all the terms and conditions as stated herein.

Eligibility

3. This Campaign is open to SCB’s Client and Staff who fulfil the following conditions:
 - i) Existing SCB’s Priority Banking customers holding a wealth and/or insurance product with SCB
 - ii) New SCB Priority Banking customers who have subscribed to a wealth and/or insurance product with SCB;who have an eSaver Decile 1 (hereinafter referred to as “eSaver”) account and maintained their account(s) in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period
(hereinafter referred to as “Eligible Accountholders”).

The Campaign

4. This Campaign offers a product base rate of 1% p.a. accrued daily and credited on a monthly basis.
5. An additional rate of 1.75% p.a. (hereinafter referred to as “Bonus Rate) is offered on fresh funds balances credited into the Eligible Accountholder’s eSaver account during the Campaign Period with the provision that the minimum sum of fresh funds credited is Ringgit One Hundred and Fifty Thousand (RM150,000).

The Bonus Rate amount will be credited into the Eligible Accountholder’s eSaver account by the 20th of the following month of the Campaign Month.

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6. "Fresh Funds" means monies or funds howsoever transferred, credited, or paid into the Eligible Accountholder's eSaver account from other bank(s) and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and/or liquidation of Fixed Deposits or Wealth assets held with SCB. However, transfers of funds from other current and/or savings ("CASA") account within the bank are not considered as Fresh Funds.

For the purpose of this Campaign, Fresh Funds are ascertained by calculating the incremental Monthly Average Incremental Balance ("MAB") of the eSaver account for the relevant Campaign Month against the total account balances as at July 31, 2016 ("Baseline Date").

New eSaver accounts opened during the Campaign Period is deemed as having zero balance as at Baseline Date.

For avoidance of doubt, the incremental MAB is computed as per the following:

For customers who have existing eSaver:

MAB = $\frac{\text{Sum of day-end balances in the eSaver Account during the Campaign}}{\text{the number of days in the Campaign month}}$

Incremental MAB = MAB of the eSaver Account at the end of each Campaign Month minus total Balance as of Baseline Date

For new eSaver accounts:

MAB = $\frac{\text{Sum of day-end balances in the eSaver Account during the Campaign Month}}{\text{the number of days in the Campaign month}}$

Incremental MAB = MAB of the eSaver Account at the end of each Campaign Month minus total Balance as of Baseline Date which is deemed as having zero balance

Example:



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Benchmark Balance As At 31 July 2016	Incremental MAB in eSaver	Balance in eSaver	Total MAB as at 30 th September 2016	Monthly Interest payout (On eSaver account)
<u>Customer A</u> RM100,000	RM 150,000	RM 150,000	RM 250,000	$= [(1\% \div 365 \times 30) \times \text{RM}150\text{k}] + [(1.75\% \div 365 \times 30) \times \text{RM}150\text{k}]$ $= \text{RM}123.28 + \text{RM}215.75$
<u>Customer B</u> RM100,000	RM 140,000	RM 140,000	RM 240,000	$= [(1\% \div 365 \times 30) \times \text{RM}140\text{k}]$ $= \text{RM}115.07$
<u>Customer C</u> RM100,000	RM 150,000	RM 250,000	RM 250,000	$= [(1\% \div 365 \times 30) \times \text{RM}250\text{k}] + [(1.75\% \div 365 \times 30) \times \text{RM}150\text{k}]$ $= \text{RM}205.48 + 215.75$
<u>Customer D</u> RM0 (New to Product/Bank)	RM 150,000	RM 150,000	RM 150,000	$= [(1\% \div 365 \times 30) \times \text{RM}150\text{k}] + [(1.75\% \div 365 \times 30) \times \text{RM}150\text{k}]$ $= \text{RM}123.28 + \text{RM}215.75$

General

7. The Bank's decisions relating to this Campaign are final and binding all participants.
8. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCB. SCB's decisions relating to this Campaign is final.
9. 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.
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. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by SCB;
 - (b) Consent for SCB to disclose or publish their personal information such as their names and identities and any general information that SCB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (c) Grant SCB 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.



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12. 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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August 2016