

Standard Chartered Bank Malaysia Berhad Q1 2018 CASA – Wealth Management Campaign Terms and Conditions

Campaign

1. The Q1 2018 CASA – Wealth Management Campaign (“Campaign”) is valid from 15 January 2018 – 30 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 Standard Chartered Bank Malaysia Berhad Current or Savings Account within the Campaign Period. This Campaign is not open to new and existing E-Savers Decile 1 Accounts (“CASA”).
 - ii) Individuals who open a Standard Chartered Saadiq Berhad (“SCSB”) Saadiq JustOne Personal Deposit Account-i or Saadiq JustOne Priority Deposit Account-i within the Campaign Period (“CASA-i”). Saadiq JustOne Personal Deposit Account-i and Saadiq JustOne Priority Deposit Account-i is based on Tawarruq contract. This Campaign is not open to new and existing Saadiq JustOne Priority Plus Deposit Account-i
 - iii) Existing Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) Account holders (excluding E-Savers Decile 1 Accounts and Saadiq JustOne Priority Plus Deposit Account-i and all Wadiah based products) 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 Accounts Holders”).

Interpretation

For the purpose of this Campaign:

- a) “**Campaign Months**” refers to January, February, March and April 2018
- b) “**Bank**” refers to SCBMB and SCSB
- c) “**New Eligible Account Holders**” mean Eligible Account Holders who do not have existing account as stated in Clause 3(i) and 3(ii) with SCBMB / SCSB prior to the start of the Campaign Period

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- d) **“Existing Eligible Account Holders”** mean Eligible Account Holders of SCBMB / SCSB who hold at least one (1) Eligible Account
- e) **“Fresh Funds”** means funds which do not originate from any accounts held with SCBMB or SCSB. For avoidance of doubt, Fresh Funds are ascertained by calculating the Incremental Balance (“IB”) against the Baseline Balance.
- f) **“Baseline Balance”** means Eligible Account Holder’s sum of month-end balance as at 31 December 2017 in all current accounts, savings accounts and time deposit accounts held by the Eligible Account Holder with SCBMB and/or SCSB.
- g) **“Incremental Balance” (“IB”)** is the difference between the sum of all current accounts, savings accounts and time deposit balances held by the Eligible Account Holder with SCBMB and SCSB as at the day the Fresh Funds were deposited (“Deposit Day”), minus the Baseline Balance with the condition that the incremental balance must be deposited in the Eligible Account.
- h) For new-to-bank customers who opened an Eligible Account during the Campaign Period, the Baseline Balance will be zero (0). Table A provides examples on calculation of IB.
- i) **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible Account for the purposes of this Campaign.
- j) **“Bundle”** means a minimum placement of 50% : 50% ratio into Eligible Accounts and selected Wealth Products based on Total Net Qualifying Cumulative Investment Point with a maximum investment ratio of 100% in Selected Wealth Products. Where Eligible Account Holder chooses to invest in Selected Bancassurance Products, it must include a combination of CASA and Bancassurance or Investment and Bancassurance as per Table E.
- k) **“Selected Wealth Products”** means any unit trust (UT) funds including Regular Saving Plan (RSP), Bonds (B) including Sukuk, or Structured Investment (SI) purchased through SCBMB or SCBS branches whereby the Eligible Account Holder:-
 - (a) Pays a minimum sales charge of 2.5% for Unit Trust
 - (b) Pays a minimum spread of 2% for Bonds
 - (c) Pays a minimum sales charge of 2% for Structured Investment
- l) **“Regular Saving Plan”** gift entitlement is based on monthly subscription amount in Ringgit Malaysia multiplied by 12 months of payment of annual subscription.
- m) SCBMB/SCSB has the rights to sell or dispose customer’ subscribed UT in the event the customers terminate the subscription within 12 months from the first subscription or failure to have sufficient money to be deducted by SCBMB/SCSB for monthly subscription.
- n) **“Selected Bancassurance Products”** means list of single premium/contribution and regular premium/contribution bancassurance products (including Takaful) eligible for this Campaign as per Table C.
- o) **“New-To-Wealth Eligible Account Holders”** mean Eligible Account Holders who have never invested (means no transaction) and do not have asset under management in any

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of the Selected Wealth Products, equity linked investment with SCBMB and SCSB for the past twelve (12) months prior to the Campaign Period.

- p) **“Existing To Wealth Eligible Account Holders”** mean Eligible Account Holders who currently have invested and or hold asset under management in any of the Selected Products, structured investment, equity linked investment with SCBMB and SCSB for the past 12 months prior to the Campaign Period.
- q) **“Total Net Qualifying Cumulative Investment** mean the Eligible Account Holder’s total net investment amount (Total Subscriptions minus Total Redemptions) in Selected Wealth Products, which are placed through SCBMB/SCSB during the Campaign Period.
- 1.1 “Total Subscriptions” means total investments made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.
 - 1.2 “Total Redemptions” means total redemptions of UT, B and SI made 90 days prior to and during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment calculation.
 - 1.3 The Total Net Qualifying Cumulative Investment in Selected Products is calculated as follows:-
Total Subscriptions minus Total Redemptions in value during the Campaign Period.

Table A

Example - Existing-To-Bank Account Holder Fresh Fund Placement

Baseline Balance As At 31 Dec 2017	Deposit Date	Total Balance As At Deposit Day	Balance in Eligible Account	Fresh Funds	Incremental Balance (IB)	Gift
Eligible Account Holder A RM100,000	22 Jan 2018	RM120,000	RM20,000	RM20,000	RM120,000 – RM100,000 =RM20,000	Entitled to gifts as per Fresh Funds Tiers of RM20,000 to RM49,999 in Table B

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<u>Eligible Account Holder B</u> RM1,000,000	5 Feb 2018	RM950,000	RM50,000		RM950,000 – RM1,000,000 = -RM50,000	Not entitled as there is no IB
<u>Eligible Account Holder C</u> RM50,000	6 Feb 2018	RM500,000	RM500,000	RM450,000	RM500,000 – RM50,000 = RM450,000	Entitled to gifts as per Fresh Funds Tiers of RM250,000 – RM499,999 in Table B

Example - New-To-Bank Account Holder Fresh Fund Placement

Benchmark Balance As At 31 Jan 2017	Deposit Date	Total Balance As At Deposit Day	Balance in Eligible Account	Incremental Balance (IB)	Gift
<u>Eligible Account Holder C</u> RM0	29 Jan 2018	RM100,000	RM100,000	RM100,000 – RM0 = RM100,000	Entitled to gifts as per Fresh Funds Tiers of RM100,000 to RM149,999 in Table B

Participation

6. The Eligible Account Holders are required to fulfill all the following requirements in order to participate in this Campaign:
- Must deposit or credit Fresh Funds into the Eligible Accounts during the Campaign Period; and



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- (b) Fresh Funds in Eligible Accounts must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Funds allocated for this Campaign during the fixed Allocation Period; and
 - (c) The Eligible Account Holder's Incremental Balance in the Eligible Account must be minimally equivalent to the relevant Gift tier amount at Table B.
7. Under this Campaign, Eligible Account Holders will be entitled to the following gift items ("Gift") subject to Gift availability or Total Units as stated in Table B, and will be determined based on a sequential order from the first Eligible Account Holder who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank's record as to time of submission of the Redemption Form shall be final and conclusive.
 8. The Fresh Funds can be made in multiple deposit or placement throughout the Campaign Period in order to be entitled for the Gift or Gifts in Table B.
 9. Redemption Form ("Form) will be issued by the Bank's branch to the Eligible Account Holder who deposited or placed fresh fund with that particular SCBMB's or SCSB's branches. The Eligible Account Holder must indicate the amount of Fresh Funds deposited or placed and the completed Form must be signed by the Eligible Account Holder and submitted to the branch personnel where the Fresh Funds are deposited or placed.
 10. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; or (ii) upon remittance into the Eligible Account when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, or (iii) where such monies or funds paid or credited into Eligible Account, and the monies deposited shall be allocated for four (4) months.
 11. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table B below for each Gift/s received by the Eligible Account Holder, from the Eligible Account.
 12. Gift(s) that are non-vouchers are exchangeable for Parkson or AEON cash vouchers as indicated under Cash Voucher Equivalent in Table B below.
 13. The total units of Gifts available are as stated in Table B .

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Table B

Fresh Funds Tiers	TOTAL UNITS AVAILABLE AND PAYMENT (RM)		
	100% Deposit Into CASA / CASA-i	Bundle (Existing-To-Wealth)	Bundle (New-To-Wealth)
RM20,000 – RM49,999	RM80 worth of Parkson / AEON vouchers	RM100 worth of Parkson / AEON vouchers	RM250 worth of Parkson / AEON vouchers
	Total units : 454 Payment: RM80	Total units : 231 Payment: RM100	Total units : 171 Payment: RM250
RM50,000 – RM99,999	RM200 worth of Parkson / AEON vouchers	RM300 worth of Parkson / AEON vouchers	RM550 worth of Parkson / AEON vouchers
	Total units : 133 Payment: RM200	Total units : 68 Payment: RM300	Total units : 50 Payment: RM550
RM100,000 to RM149,999	RM800 worth of Parkson / AEON vouchers	RM900 worth of Parkson / AEON vouchers	One (1) unit of Branded Smart Watch
	Total units : 95 Payment: RM800	Total units : 48 Payment: RM900	Total units : 36 Payment: RM1,150 Cash Voucher Equivalent: RM1,150
RM150,000 to RM249,999	RM900 worth of Parkson / AEON vouchers	RM1,000 worth of Parkson / AEON voucher	One (1) unit of V6 Dyson Cordfree Hepa
	Total units : 10 Payment: RM900	Total units : 5 Payment: RM1,000	Total units : 4 Payment: RM1,500 Cash Voucher Equivalent: RM1,500

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RM250,000 to RM499,999	One (1) unit of Samsonite Trolley Bag	One (1) unit of Samsonite Trolley Bag	One (1) unit of Branded Tablet 128 GB
	Total units: 283 Payment: RM580 Cash Voucher Equivalent: RM 580	Total units: 144 Payment: RM1,020 Cash Voucher Equivalent: RM1,020	Total units: 107 Payment: RM1,800 Cash Voucher Equivalent: RM1,800
RM500,000 to RM999,999	One (1) unit of Branded Tablet 128 GB	One (1) unit of Branded Tablet 10.5" 64GB	One (1) unit of 12.9" Branded Tablet 512GB
	Total units: 88 Payment: RM1,800 Cash Voucher Equivalent: RM1,800	Total units: 45 Payment: RM2,820 Cash Voucher Equivalent: RM2,820	Total units: 33 Payment: RM4,100 Cash Voucher Equivalent: RM4,100

Table B (continuation)

Fresh Funds Tiers	100% Deposit Into CASA / CASA-i	Bundle (Existing-To-Wealth)	Bundle (New-To-Wealth)
RM1,000,000 to RM1,999,999	One (1) unit of Branded Smart Phone 8 Plus 64 GB	One (1) unit of Branded Smart Phone X 64 GB	One (1) unit of Branded Smart Phone X 256 GB AND One (1) unit of 12.9" Branded Tablet 512 GB
	Total units: 59 Payment: RM3,820 Cash Voucher Equivalent: RM3,820	Total units: 30 Payment: RM5,150 Cash Voucher Equivalent: RM5,150	Total units: 22 Payment: RM10,000 Cash Voucher Equivalent: RM10,000

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RM2,000,000 to RM2,999,999	12-inch Branded Laptop 1.2GHz AND 10.5" iPad Pro 64GB	12-inch Branded Laptop 1.2GHz AND 10.5" iPad Pro 64GB	13-inch Branded Laptop AND Branded Smart Phone X 256 GB
	Total units: 39 Payment: RM5,460 Cash Voucher Equivalent: RM5,460	Total units: 20 Payment: RM8,290 Cash Voucher Equivalent: RM8,290	Total units: 15 Payment: RM10,820 Cash Voucher Equivalent: RM10,820
RM3,000,000 to RM4,999,999	13-inch Branded Laptop 2.3GHz AND Branded Smart Phone 8 Plus 256 GB	13-inch Branded Laptop 2.3GHz AND Branded Smart Phone 64GB AND Branded Tablet 128 GB	27-inch Branded Monitor AND 15-inch Branded Laptop with Touch Bar AND 12.9-inch Branded Tablet Wi-Fi + Cellular 512GB AND Branded Smart Phone 256 GB
	Total units: 15 Payment: RM10,820 Cash Voucher Equivalent: RM10,820	Total units: 7 Payment: RM12,800 Cash Voucher Equivalent: RM12,800	Total units: 6 Payment: RM28,735 Cash Voucher Equivalent: RM28,735
RM5,000,000 and above	Watch voucher worth RM15,000	Watch voucher worth RM20,000	Watch voucher worth RM40,000
	Total units: 5 Payment: RM15,000	Total units: 2 Payment: RM20,000	Total units: 2 Payment: RM40,000

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14. Notification shall be given by way of posting on SCBMB's website should the Bank meet its campaign target based on the number of gifts by units allocation per Fresh Fund Tiers, or by such any other manner as determined by the Bank.
15. During the Campaign Period, each Eligible Account Holder is entitled to the following gift(s) as per the Fresh Fund Tiers in Table B –
 - i) Maximum of ONE (1) Gift(s) from the 100% Deposit category and,
 - ii) Maximum of ONE (1) Gift(s) from the Bundle category.
16. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the Bank's records.
17. Monies deposited in other CASA/CASA-i campaigns offering gifts or promotional interest/profit rates will not qualify for participation in this Campaign.
18. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Eligible Account Holders who lost his/her entitlement to the Gift or whose gift/s have been forfeited are not entitled to any payment or compensation.

The Gifts will be delivered to the Eligible Account Holder's address as maintained with the Bank or SCSB no later than 31st August 2018. Eligible Account Holders 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 Account Holder
19. Request for delivery to addresses located out of Malaysia will not be entertained.
20. The Gift/s as per Table B cannot be transferred, nor can they be exchanged for cash or for any other items.
21. Picture(s) of the Gift/s 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 props, accessories or equipment featured.
22. Eligible Account Holders are advised to examine the Gift/s upon receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or

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guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.

- 23. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
- 24. Eligible Account Holders whose Eligible Account are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.

CASA/CASA-i : Investment/Bancassurance Product Bundle

- 25. Unit Trust Investment under the Employee Provident Fund (EPF) scheme is not allowed under this Campaign.
- 26. List of Bancassurance products eligible to participate in this Campaign is as per Table C below (“Selected Bancassurance Products”).

Table C

NO	SELECTED BANCASSURANCE PRODUCT
1	Premier Legacy
2	PruAspire
3	Premier One-i
4	Prusignature
5	PruHeritage
6	Investlink
7	Investlink Global

- 27. Computation of single premium/contribution Bancassurance placement for gift entitlement purpose is based on total amount of the single premium (in Ringgit Malaysia). Computation of regular premium-Bancassurance placement for gift entitlement purpose is based on annual premium in Ringgit Malaysia multiplied by total number of years of payment for the annual premium.

To be eligible for Gift(s) under Table B, column titled “CASA / CASA-i Investment Bundle (50%: 50% ratio)”, placement in the Eligible Accounts: Investment Product Bundle must comply to a minimum ratio of 50% in Eligible Accounts and 50% in Investment Product Bundle.



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28. The minimum investment ratio has to be at 50% placement and can range up to 100% into Selected Wealth Products. Where 100% of funds are placed into Selected Wealth Products placement must include both Investment and Bancassurance OR CASA and Bancassurance
29. Where Eligible Account Holder chooses to invest in Selected Bancassurance Products, it must include a combination of CASA and Bancassurance or Investment and Bancassurance. For avoidance of doubt, kindly refer to the examples in Table D and E for Fresh Funds placement of RM250,000.

Table D*

CASA / CASA-I Allowable Percentage	Selected Wealth Products	Selected Bancassurance Product
100% (RM250,000)	Not applicable	
50% (50% X RM250,000 = RM125,000)	50% in Selected Wealth Products OR 50% in Selected Bancassurance Products (50% X RM250,000 = RM125,000)	
40% (40% X RM250,000 = RM100,000)	60% in Selected Wealth Products OR 60% in Selected Bancassurance Products (60% X RM250,000 = RM150,000)	
30% (30% X RM250,000 = RM75,000)	70% in Selected Wealth Products OR 70% in Selected Bancassurance Products (70% X RM175,000 = RM175,000)	
20% (20% X RM250,000 = RM50,000)	80% in Selected Wealth Products OR 80% in Selected Bancassurance Products (80% X RM250,000 = RM200,000)	

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Table E*

CASA / CASA-I Allowable Percentage	Selected Wealth Products	Selected Bancassurance Product	Selected Wealth Products Only
0% (RM0)	None	None	100% in Selected Wealth Products Only (100% X RM250,000 = RM250,000)
0% (RM0)		100% in Selected Bancassurance Product and Selected Wealth Products Only (100% X RM250,000 = RM250,000)	

*table serves as an illustration only.

30. Placement in the Eligible Accounts and Investment Product will be accumulated and counted throughout the campaign period to enable the Eligible Account Holder to be eligible for a better gift as per the Fresh Fund Tiers in Table B.
31. In the event a Eligible Account Holder's utilises his/her baseline balance amount as at 31 Dec 2017 for placement(s) in selected Wealth and/or Bancassurance Products within the Campaign Period, Eligible Account Holder will be entitled to ONE gift or gifts under the 100% Fresh Fund Tiers based on the total amount placed under the allocation period and ONE gift or gifts under the Wealth bundle category based on the placement amount of Selected Wealth and/or Bancassurance products as illustrated in Table F.

Table F
Example – Placement Wealth and/or Bancassurance

Baseline Balance as at 31 Dec 2017	Deposit Date	Total Balance As At Deposit Day	Balance in Eligible Account	Fresh Funds	Wealth/ Bancassurance Placement	Incremental Balance (IB)	Gift
Eligible Account Holder A RM500,000	22-Jan-18	RM1,300,000	RM1,000,000	RM1,000,000	RM200,000	RM1,300,000 - RM500,000 = RM800,000	Entitled to gifts as per Fresh Funds Range of RM1,000,000 to RM1,999,999 (100% Deposit) AND RM150,000 to RM249,999 (Bundle New-To-Wealth) in Table B

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Eligible Account Holder B RM500,000	22-Jan-18	RM1,400,000	RM1,000,000	RM1,000,000	RM100,000	RM1,400,000 - RM500,000 = RM900,000	Entitled to gifts as per Fresh Funds Range of RM1,000,000 to RM1,999,999 (100% Deposit) AND RM100,000 to RM149,999 (Bundle New-To-Wealth) in Table B
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32. Similarly, should the Eligible Account Holder's utilise his/her baseline balance amount as at 31 Dec 2017 and the difference in Incremental Balance is not reflected with a corresponding placement(s) of selected Wealth and/or Bancassurance Products within the Campaign Period, Eligible Account Holder will only be entitled to ONE gift or gifts based on the Incremental Balance amount placed under the allocation period as illustrated in Table G.

Table G

Example – Deposit Placement Only

Baseline Balance as at 31 Dec 2017	Deposit Date	Total Balance As At Deposit Day	Balance in Eligible Account	Fresh Funds	Wealth/ Bancassurance Placement	Incremental Balance (IB)	Gift
Eligible Account Holder A RM500,000	22-Jan-18	RM1,300,000	RM1,000,000	RM1,000,000	0	RM1,300,000 - RM500,000 = RM800,000	Entitled to gifts as per Fresh Funds Tier of RM500,000 to RM999,999 (100% Deposit)

33. Tabulation of the investment product placements will be based on net total investment amount (Total Subscriptions minus Total Redemptions) during the campaign period.
34. Employees of the Bank who participate in this campaign are subjected to the sales charge or spread as outlined under Interpretation – Item k.
35. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to investment in the Selected Wealth Products.

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36. The Eligible Accounts as defined in Clause 3 are eligible for protection by PIDM.
37. 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.
38. 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.
39. 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.
40. 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.
41. 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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