

## Lucky 7 PRUaspire Giveaway Campaign

### TERMS AND CONDITIONS

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) Lucky Seven PRUaspire Giveaway (“Campaign”) will commence from 2<sup>nd</sup> February 2016 to 30<sup>th</sup> April 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.

#### Eligibility:

3. This Campaign is open to all individuals who are Malaysian citizens having attained the age of 18 and below age of 60 years of age, and who fulfil the following conditions (“Eligible Clients”):
  - 3.1 Must have and maintaining an account with SCBMB or Standard Chartered Saadiq Berhad (“SCSB”) in good standing, without any breach of the relevant terms and conditions or agreements; or
  - 3.2 Any individual who is an employee of SCBMB, SCSB or Prudential Assurance Malaysia Berhad (“Prudential”) is not eligible to participate for this Campaign.

#### Participation

4. For purposes of this Campaign:
  - 4.1 Prudential is a license insurance company and is registered by Bank Negara Malaysia (“BNM”) who is the policy issuer and underwriter of the Reward (please refer to Clause 7 below).
  - 4.2 Sales Illustration (“SI”) refers to the quotation generated based on client’s details as provided by the client. The SI indicates product details, terms and conditions of the product requested by the client.
  - 4.3 Campaign Form (“CF”) refers to the form which the client must fill up in order to be eligible to participate under this Campaign.
  - 4.4 Eligible Clients must have a SI generated by the SCBMB’s relationship manager or Prudential’s specialist to be entitled for 1 entry under the Campaign.  
 Example: Ali was provided with a Sales Illustration after a need based sales conversation with the relationship manager. With that, Ali is entitled to 1 entry by submitting a complete Campaign Form.
  - 4.5 Eligible Client who introduces another client to participate under the Campaign will be entitled for additional 1 entry upon fulfilling the conditions under the Campaign.  
 Example: The next day, Ali referred a friend, John to participate the Campaign where John has had a Sales Illustration done. With that Ali gets additional 1 entry with total of 2 entries (that is 1 entry as illustrated under Clause 4.4 above and additional 1 entry as illustrated under Clause 4.5). John will get 1 entry.

4.6 Eligible Client who introduces another client to participate under this Campaign will be entitled for additional 10 entries upon the subscription of a Participating Bancassurance Products.

Example: On the same day, John decides to subscribe to a Participating BANCA products. With that, Ali will get additional 10 entries on top of his 2 entries with aggregate of 12 entries. For John, his entry remains at 1.

4.7 “Participating Bancassurance (BANCA) Products” means subscribing to any conventional BANCA or takaful regular premium products.

Note: Please obtain the latest Participating Bancassurance Products list from SCBMB’s relationship manager.

4.8 All Eligible Clients must submit a complete CF together with SI. The name written in the CF and SI must be the same as in National Registration Identification Card (“NRIC”).

### **Selection of winners**

5. After the last day of the Campaign Period, Eligible Clients particulars will be put in a list (“List”).

5.1 The List containing the NRIC numbers will be placed in a Microsoft Excel format in accordance to the date of CF.

**Example:** Client A is entitled to 1 entry on 6<sup>th</sup> October and the NRIC will appear once in the List (one row in the Excel) whereas followed by Client B who is entitled to 12 entries on 7<sup>th</sup> October 2015 the NRIC will appear 12 times (12 rows in the Excel) and so on.

5.2 The total number of entries in the List will be divided by 7 and the result will be rounded to the whole number (for example, 1.5 is counted as 2 and 1.4 is counted as 1) (“7 Multiples”).

**Example:** If there are a total of 3,426 entries received during the Campaign Period, the total entries will be divided by 7. The result is 489.42 and the winner will be rounded to 489. If there are a total of 3,428 entries in the Campaign Period, the total entries will be divided by 7. The result is 489.71 and the winner will be rounded to 490.

5.3 There will be a maximum of 7 winners for the Campaign, who will be on the List appearing last at every 7 Multiples.

**Example:** If there are a total of 3,426 entries received, the total entries will be divided by 7. The result is 489. The first winner will be the clients at position no. 489, the second winner is at position no. 978 (489 X 2), and the third winner is at position no. 1,467 (489 X 3) and so on until the 7<sup>th</sup> winner at position no. 3,423 (489 X 7) on the List.

### **Winners Notification**

6. The winners will be notified via phone call from SCBMB (by referring to the phone number written in the CF) and thereafter a confirmation letter will be sent to the winners within 30 calendar days after the Campaign Period ends.

6.1 Winners are required to provide their NRIC and the original confirmation letter from SCBMB in order to claim the reward at the branch where the CF was submitted.

6.2 The Prudential’s specialist will submit PRUaspire application form and the winners’ details to Prudential for process and to issue policy contract to the winners. In the event the winner does not claim his/her reward at the branch within 30 calendar days from the date of the confirmation

letter, the winner's rights to claim for the insurance policy will be forfeited and SCBMB has the rights to select the Next Winner without giving prior notice to the previous winner.

6.3 The definition of "Next Winner" is the one that will be selected based on the next number of the original selected winner. Example, if number 489 is the original selected winner, then the next number 490, will be chosen as the next winner.

### **Reward**

7. Each winner will win one (1) PRUaspire policy with a projected maturity value of RM110,000\*. There are seven (7) PRUaspire policies to be given under this Campaign.

***\*Please obtain Campaign flyer from the Bank Representative for more information.***

8. Detailed information of the policy can be obtained from the SI generated at the branch during claim of Reward as per clause 7.

9. The Reward featured in advertisements and Campaign materials are for illustration purposes only. Actual Reward may vary from the advertisements (if any).

10. The Reward cannot be transferred, assigned, nor can they be exchanged for cash or for any other item.

11. The Winners are advised to examine the policy issued upon receipt.

12. SCBMB makes no representation or warranty of the policy given and shall not be responsible or liable for the plan or the products that Prudential is the underwriter of the products. Any disputes or complaints about the products must be resolved with Prudential. For any insurance policy claim, Prudential will be the contact point.

13. SCBMB reserves the right to change or substitute the Reward with an item of similar value if the Reward is recalled due to any unforeseen reason.

### **General**

14. SCBMB'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 SCBMB.

15. SCBMB may vary any of these Terms and Conditions and extend the Campaign Period without any prior notice whereby notification will be put up on [sc.com/my](http://sc.com/my).

16. By participating in the Campaign, all Eligible Clients:

- 16.1 consent for SCBMB to disclose their particulars to SCBMB's service providers and suppliers for purposes of running this Campaign and delivering the Rewards;
  - 16.2 agree to participate in any reward giving ceremony, interviews or other publicity events required by SCBMB;
  - 16.3 consent for SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCBMB deemed fit about the participants or their account(s) in any media, marketing or advertising materials; and
  - 16.4 grant SCBMB 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.
17. 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.