

## Terms and Conditions

### WM Client Gift Campaign: Personal Wealth Bundle Q4 2017

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) **WM Client Gift Campaign: Personal Wealth Bundle Q4 2017** (“Campaign”) will run from **2 October 2017 to 29 December 2017**, 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

1. This Campaign is open to SCBMB customers who fulfil the following conditions (“Eligible Customers”):
  - 1.1 individuals aged 21 and above;
  - 1.2 have maintained all their accounts with SCBMB and Standard Chartered Saadiq Berhad (“SCSB”) in good standing, without any breach of the relevant terms and conditions or agreements;
  - 1.3 Eligible Customers (as defined in item 2.10 below).
2. For purposes of this Campaign:
  - 2.1 Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
  - 2.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
  - 2.3 “Selected Products” means any unit trust funds (UT), bonds (Bonds), or Investment Suite/ Haiqal Plan (IS) purchased through SCBMB branches and where the Eligible Customer:
    - (a) pays a sales charge of at least 2.5% (in the case of UT); or
    - (b) pays a spread of at least 2% (in the case of Bonds); or
    - (c) invests into Investment Suite OR Haiqal Suite.

*NOTE: Please obtain from your Relationship Manager the latest list of investments which comply with above (a) to (c)*
  - 2.4 “Participating Bancassurance (BANCA) Products” means subscribing to any regular premium conventional BANCA or takaful products.  
Note: Please obtain from your from your Relationship Manager the latest list of BANCA products.
  - 2.5 “Total Net Qualifying Cumulative Investment Points” means the Eligible Customer’s total net investment amount or value of AUM transferred in Selected Products, which are placed through SCBMB during the Campaign Period. Every Malaysian Ringgit (MYR) invested or transferred is equivalent to 1 point. The ratio method used to determine total net qualifying cumulative investment point for:-
    - (a) UT and Bonds is at ratio 1:1
    - (b) BANCA regular Annual Premium Equivalent (APE) is at ratio 1:1

- 2.6 “Promotion” means the three promotions customer can participate in and the following are the mechanics:
- (a) Promo A - Customer must fulfilled minimum total net qualifying cumulative investment point in order to be qualified for the gift in accordance to the terms and conditions  
 Promo B - Customer who subscribes BANCA during the Campaign Period will be eligible for a gift stated in BANCA and Customer Sign Up Gift Master Terms and Conditions.
  - (b) Promo C – Customer who takes up BANCA AND Selected Products is qualified for a gift as per Promo B AND a gift based on the Total Net Qualifying Cumulative Investment Points of the subscribed BANCA and Selected Products during the Campaign Period. Please refer to Participation Item 1.4, ‘Promotion C – BANCA + Selected Investment only’ of the Terms and Conditions for the calculation of the Total Net Qualifying Cumulative Investment Points.

BANCA Products tied to Promo C are as below:

Product Name	Multiplier
Premier Legacy	5X
PRUaspire	5X
Premier One-I	5X
PRUmylegacy	5X
PRUsignature	2X
PRUheritage	5X

- 2.7 Eligible Customers who have fulfilled the Campaign’s requirements must submit a completed Redemption Form to redeem the gift.

**Participation**

- As set out in Promo A, Promo B and Promo C below, Eligible Customers who meet the Total Net Qualifying Cumulative Investment Point during the Campaign Period are entitled to the gift tier stipulated in this Campaign. Please refer to all examples for clarification:

**Promotion A – Selected Investment only**

Tier	Net Qualifying Investment Points	Gift Item
1	500,000 and above	RM5,000 Shopping Voucher
2	250,000 to 499,999	RM2,500 Shopping Voucher
3	100,000 to 249,999	RM1,000 Shopping Voucher
4	50,000 to 99,999	RM500 Shopping Voucher
5	30,000 to 49,999	RM300 Shopping Voucher
6	15,000 to 29,999	RM100 Shopping Voucher

Example 1:

Mr Wong is an existing customer of SCBMB. He invests RM30,000 in Unit Trust on 17 July 2017. Mr Wong’s total investment of RM30,000 as at 17 July 2017 satisfies Tier 3 minimum Net Qualifying Investment Point. Mr Wong is entitled to RM300 Shopping Voucher by submitting a completed Redemption Form.

**Promotion B – BANCA only**

Tier	Participating BANCA Products	Gift Item
1	All conventional and takaful products*	Gift stated in BANCA and Customer Sign Up Gift Master Terms and Conditions.

\*Subject to minimum regular premium of APE5,000.

Example:

Mr Ang subscribes BANCA on 17 July 2017. His subscription satisfies Tier 1 in participating BANCA products and therefore is entitled to gift stated in BANCA and Customer Sign Up Gift Master Terms and Conditions.



### Promotion C – BANCA + Selected Investment\*\* only

Customer who takes up BANCA AND Selected Products is qualified for a gift as per Promo B AND a gift based on the Total Net Qualifying Cumulative Investment Points of the subscribed BANCA and Selected Products during the Campaign Period.

#### Example:

On 16 January 2017 Michael has subscribed BANCA PruSignature with regular premium APE of RM95,000 and subsequently invests RM50,000 in Bonds on 25 January 2017. Michael's total investment is:

Total APE (ratio 1:2) + Total Investment of Bonds (ratio 1:1) = RM190,000 + RM50,000 = RM240,000.

As such, Michael's Net Qualifying Investment Point is RM240,000 and meets tier 5. He is entitled to RM1,000 Shopping Voucher or 20,000 Asia Miles Points and RM250 worth of gift by submitting a completed Redemption Form.

2. If any Eligible Customer exercises cooling-off right or cancel the investments in the Selected Products during the Campaign Period, with the result that he/she is no longer fulfilling the eligibility criteria, the Eligible Customer will not be entitled to the gifts under this Campaign.
3. Eligible Customers are reminded that they are subject to fees and charges, and terms and conditions, of the investments in the Selected Investments. These Terms and Conditions are not intended to be an invitation or offer for subscription for the investments in the Selected Products nor does it amount to solicitation by SCBMB for purchase of such securities by anyone. Eligible Customers should ensure they understand all features and risks of each investment before taking it.

#### Gift

1. Each Eligible Customer is entitled to redeem only 1 gift under this Campaign by submitting a completed Redemption Form.

2. The Gifts under this Campaign are:

Tier	Quantity of Gift Available	Gift Item
1	1000 sets	Shopping Voucher

3. This Campaign will cease when all gifts are taken up or upon this Campaign ends.
4. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
5. Eligible Customers who is eligible for the gift must submit a completed Gift Redemption Form to any branch of SCBMB. The completed Gift Redemption Form must be received by SCBMB during the Campaign Period or latest by **29 December 2017**.
6. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to SCBMB.
7. The gifts under this Campaign will be delivered by courier to the address stated on the Gift Redemption Form. However, delivery will not be made to a P.O. Box address or an address outside Malaysia. Eligible Customers whose mailing address in the Gift Redemption Form is either a P.O. Box address or an address outside Malaysia must provide the SCBMB with a suitable delivery address at the time they are notified that they have successfully redeem a gift.
8. Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. Delivery of gifts or crediting of Asia Miles will be performed thrice at the end of the month of October, November, December respectively i.e. first delivery within redemption from 2 October 2017 to 31 October 2017, second delivery within redemption from 1 November 2017 to 30 November 2017 and third delivery within redemption from 1 December 2017 to 29 December 2017. Each delivery or crediting of Asia Miles will take 6 to 8 weeks from the last day of the month. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the Eligible Customer must personally collect the item at the address stated on the courier advice sent. Otherwise, the delivery charges for the item must be paid by the Eligible Customers.
9. Any gifts which are not claimed **before 28 February 2018** will be forfeited. Customers whose gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the gift..
10. Eligible customers are advised to examine the gift upon receipt. If a customer finds the item faulty or damaged, the customer must contact their respective relationship managers or walk-in to our branches within 3 business days from the date they receive the item. SCBMB makes no representation or warranty regarding the quality or suitability of the gift. Any dispute or complaint about the gift must be resolved directly with the merchant or supplier. SCBMB will not be responsible for any injury, loss or damage resulting from using the gift.



11. SCBMB may change or substitute any of the gifts under this Campaign with an item of similar value if that gift is recalled by its manufacturer or distributor. We will notify you of any such change in accordance with item 14 above.



**General**

1. Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCBMB.
2. Where any investments under this Campaign are made in a currency other than Ringgit Malaysia (MYR), the investment amount used to calculate entitlement for the Gift will be converted into MYR based on SCBMB's prevailing exchange rate for that currency as at the date the investment is placed with SCBMB.
3. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCBMB. SCBMB's decisions relating to this Campaign are final and binding all participants.
4. SCBMB may vary any of these Terms and Conditions in relation to this Campaign by putting up a notice at all SCBMB and SCSB branches or at SCBMB website of [sc.com/my](http://sc.com/my).
5. By participating in the Campaign, all customers consent for SCBMB to disclose their particulars to SCBMB's service providers and suppliers for purposes of running this Campaign and delivering the gift.
6. By participating in the Campaign, all participants:
  - (a) agree to participate in any interviews or other publicity events required by SCBMB;
  - (b) consent for SCBMB to disclose or publish their personal information such as their names and identities and any general information that SCBMB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
  - (c) 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.
7. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The customers agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.

**WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.**

**IMPORTANT NOTE:**

As with all investment products, the Selected Products carry risks such as market risk, currency risk, and issuer credit risk. Past performance of a fund/bond is not indicative of its future performance. Prices and distributions (if any) can go down as well as up, and investors may not get back the amount originally invested. Investors should be aware that this financial product may not be suitable for persons who are averse to such risks, and to consider the fees and charges involved. Investors are advised to read and understand the approved prospectus relating to the investment for inherent risks before investing. The Selected Products may not be suitable for all. If in doubt, potential investors should seek independent advice.

Investments in unit trust/bond are neither deposited with nor guaranteed by SCBMB or its related companies. Accordingly, neither SCBMB nor any of its related companies will be responsible to any investor for any losses which the investor may suffer as a result of the performance of any unit trust fund/bond.

The returns on your structured product investment will be affected by the performance of the underlying asset/reference, and the recovery of your principal investment may be jeopardized if you make early redemption.

If you are an individual, the investments in Structured Investment/bond are made available to you if you confirm the following:-

- (i) your total net personal assets exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (ii) your gross annual income exceeding Ringgit Malaysia Three hundred thousand (RM300,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months; **OR**
- (iii) your total net joint assets with your spouse exceed Ringgit Malaysia Three million (RM3,000,000) or its equivalent in foreign currency, excluding the value of your primary residence; **OR**
- (iv) your joint gross annual income with your spouse exceed Ringgit Malaysia Four hundred thousand (RM400,000) or its equivalent in foreign currencies per annum in the preceding twelve (12) months

**NOTE:** Where there is joint applicant, he/she must also meet the above requirement.

