

Terms and Conditions Wealthy Year-end Treat Campaign 2015

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) Wealthy Year-end Treat Campaign (“Campaign”) will run from 15 October 2015 to 31 December 2015, 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 SCBMB customers who fulfil the following conditions (“Eligible Customers”):
 - 3.1 individuals aged 21 and above;
 - 3.2 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;
 - 3.3 Eligible Customers (as defined in item 4.10 below).
4. For purposes of this Campaign:
 - 4.1 Unit trust investments under the Employee Provident Fund (EPF) Investment Scheme is not allowed.
 - 4.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
 - 4.3 “Asset Under Management (AUM)” refers to the value of investments managed by SCBMB for each individual customer.
 - 4.4 “Selected Products” means any unit trust funds (UT), bonds (Bonds), Investment Suite/ Haiqal Plan (IS) or Premium Currency Investment (PCI) 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; or
 - (d) pays a spread of 0.2% (in the case of PCI)
 NOTE: Please obtain from your Relationship Manager the latest list of investments which comply with above (a) to (d)
 - 4.5 “Participating Bancassurance (BANCA) Products” means subscribing to any regular premium conventional BANCA or takaful products.
Note: Please obtain from your Relationship Manager the latest list of BANCA products.
 - 4.6 “Total Net Qualifying Cumulative Investment Points” means the Eligible Customer’s total net investment amount in Selected Products, which are placed through SCBMB during the Campaign Period. Every Malaysian Ringgit (MYR) invested 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) PCI is at a ratio 10:1
 - (c) BANCA regular premium APE is at ratio 1:2
 - 4.7 “Total Subscriptions” means total investments made during the campaign period after incorporating the Total New Qualifying Cumulative Investment Points calculation.
 - 4.8 “Total Redemptions” means total redemptions of UT and RB made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Point calculation. The Total Net Qualifying Cumulative Investment Point in Selected Products is calculated as follows:-
Total Subscriptions minus Total Redemptions in value during the Campaign Period.
 - 4.9 “Promotion” means the 3 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
 - (b) Promo B – Customer who subscribes BANCA during the Campaign Period will be eligible for a gift capped at maximum MYR250.
 - (c) 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 Item 5, ‘Promotion C – BANCA + Selected Investment only’ of the Terms and Conditions for the calculation of the Total Net Qualifying Cumulative Investment Points.

- 4.10 "Eligible Customers" means customer who have never invested (means no transaction) and do not have AUM in any of the Selected Products, structured investment, equity linked investment and BANCA products with SCBMB and SCSB for the past 12 months prior to the Campaign period.
- 4.11 Eligible Customers who have fulfilled the Campaign's requirements must submit a completed Redemption Form to redeem the gift.

Participation

5. 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	BESPOKE Gift Option 1	BESPOKE Gift Option 2	BESPOKE Gift Option 3
1	Above 10,000,000	A bundle of (a) Samsung 88" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge + LTE 32GB DS. (d) 2 units of Samsung Watch Gear S2. (e) 2 units Samsung Tablet Galaxy Tab S2 8.0 LTE 32GB.	A bundle of (a) Samsung 82" SMART TV. (b) Samsung Home Theatre System. (c) 2 units Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) 2 units of Samsung Watch Gear S2. (e) 2 units of Mac Book Pro 15.4/2.5GHZ/16GB/512GB. (f) 2 units of iPhone 6S Plus 64GB. (g) 2 units of iPad Air 2 WI-FI Cellular 128GB.	Luxury Watch
2	5,000,000 to 9,999,999	A bundle of (a) Samsung 82" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS.	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) iMac 27" 3.5GHZ. (c) 2 units of iPhone 6 Plus 64GB. (d) 2 units of iPhone 6S 64GB. (e) 2 units of iPad Air 2 WI-FI Cellular 128GB	Luxury Watch
3	3,000,000 to 4,999,999	A bundle of (a) Samsung 75" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) Samsung Tablet Galaxy Tab S2 9.7 LTE 32GB	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) 2 units of iPhone 6S Plus 64GB	Luxury Watch

Tier	Net Qualifying Investment Points	Gift Item
4	1,000,000 to 2,999,999	Mac Book Pro 13.3/2.9GHZ/8GB/512GB + iPhone 6S 64GB
5	500,000 to 999,999	2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS
6	250,000 to 499,999	Samsung Galaxy Note 5 (N9208)
7	100,000 to 249,999	Samsung 32" TV
8	50,000 to 99,999	RM500 Shopping Voucher
9	30,000 to 49,999	RM300 Shopping Voucher
10	10,000 to 29,999	RM100 Shopping Voucher

Example 1:

Mr Wong is an existing customer of SCBMB and investing for the first time. He invests RM500,000 in Bond on 15 October 2015. Mr Yeo's total investment of RM500,000 as at 15 October 2015 satisfies Tier 5 minimum Net Qualifying Investment Point. Mr Wong is entitled to two (2) units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS by submitting a completed Redemption Form.

Example 2:

Mr Yeo is an existing customer of SCBMB and investing for the first time after 1 year. He invests RM2,000,000 in Investment Suite on 15 October 2015 and subsequently make a redemption of RM200,000 in Unit Trust on 23 October 2015. Mr Yeo's total Net Qualifying Investment Point as at 23 October 2015 is:

Total Subscription minus Total Redemption = RM2,000,000 – RM200,000 = RM1,800,000

As such, Mr Yeo satisfies Tier 4 minimum Cumulative Investment Point and is entitled one (1) unit of Mac Book Pro 13.3/2.9GHZ/8GB/512GB and one (1) unit of iPhone 6S 64GB by submitting a completed Redemption Form.

Example 3:

Michael is investing for the first time. He invests RM5,000,000 in Bond on 15 October 2015 and subsequently he invests RM1,000,000 in Premium Currency Investment on 23 October 2015. Michael's total Net Qualifying Point as at 23 October 2015 is:

Total Investment of Bonds (ratio 1:1) + Total PCI Investment (10:1) = 5,000,000 + 100,000 = 5,100,000

As such Michael satisfies Tier 2 minimum Net Qualifying Investment Point and is entitled to select gifts from Bespoke Gift Option 1, 2 or 3 by submitting a completed Redemption Form.

Promotion B – BANCA only

Tier	Participating BANCA Products	Gift Item
1	All conventional and takaful products*	RM250 Voucher

Subject to minimum regular premium of APE25,000.

Example 1:

Mr Yeo subscribes BANCA on 15 October 2015. His subscription satisfies Tier 1 in participating BANCA products and therefore is entitled to RM250 Voucher.

Promotion C – BANCA + Selected Investment only

Tier	Net Qualifying Investment Points	BESPOKE Gift Option 1	BESPOKE Gift Option 2	BESPOKE Gift Option 3
1	Above 10,000,000	A bundle of (a) Samsung 88" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) 2 units of Samsung Watch Gear S2. (e) 2 units Samsung Tablet Galaxy Tab S2 8.0 LTE 32GB. (f) RM250 Voucher.	A bundle of (a) Samsung 82" SMART TV. (b) Samsung Home Theatre System. (c) 2 units Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) 2 units of Samsung Watch Gear S2. (e) 2 units of Mac Book Pro 15.4/2.5GHZ/16GB/512GB. (f) 2 units of iPhone 6S Plus 64GB. (g) 2 units of iPad Air 2 WI-FI Cellular 128GB. (h) RM250 Voucher.	Luxury Watch and RM250 Voucher
2	5,000,000 to 9,999,999	A bundle of (a) Samsung 82" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) RM250 Voucher.	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) iMac 27" 3.5GHZ. (c) 2 units of iPhone 6S Plus 64GB. (d) 2 units of iPhone 6S 64GB. (e) 2 units of iPad Air 2 WI-FI Cellular 128GB. (f) RM250 Voucher.	Luxury Watch and RM250 Voucher
3	3,000,000 to 4,999,999	A bundle of (a) Samsung 75" SMART TV. (b) Samsung Home Theatre System. (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (d) Samsung Tablet Galaxy Tab S2 9.7 LTE 32GB. (e) RM250 voucher	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) 2 units of iPhone 6S Plus 64GB. (c) RM250 voucher.	Luxury Watch and RM250 Voucher
Tier	Net Qualifying Investment Points	Gift Item		
4	1,000,000 to 2,999,999	Mac Book Pro 13.3/2.9GHZ/8GB/512GB + iPhone 6S 64GB + RM250 voucher		
5	500,000 to 999,999	2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS + RM250 voucher		
6	250,000 to 499,999	Samsung Galaxy Note 5 (N9208) + RM250 voucher		
7	100,000 to 249,999	Samsung 32" TV + RM250 voucher		
8	50,000 to 99,999	RM500 Shopping Voucher + RM250 voucher		
9	30,000 to 49,999	RM300 Shopping Voucher + RM250 voucher		
10	10,000 to 29,999	RM100 Shopping Voucher + RM250 voucher		

Example 1:

On 2 October 2015 Michael has subscribed BANCA with regular premium APE of RM100,000 and subsequently invests RM50,000 in Bonds on 14 October 2015. Michael's total investment is:

Total APE (ratio 1:2) + Total Investment of Bonds (ratio 1:1) = 200,000 + RM50,000 = 250,000

As such, Michael's Net Qualifying Investment Point is RM250,000 and meets tier 6. He is entitled to one (1) unit of Samsung Galaxy Note 5 (N9208) and RM250 Voucher by submitting a completed Redemption Form.

6. 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.
7. 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. Customers should ensure they understand all features and risks of each investment before taking it.

Gift

8. Each Eligible Customer is entitled to redeem only one unit of gift under this Campaign by submitting a completed Redemption Form.
9. The Gifts under this Campaign are:

Tier	Quantity of Gifts	BESPOKE Gift Option 1	BESPOKE Gift Option 2	BESPOKE Gift Option 3
1	1 set of either Option 1 or Option 2 or Option 3	A bundle of (a) Samsung 88" SMART TV. (UA88JS9500KXXM) (b) Samsung Home Theatre System. (HT-F9750W/XM) (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (G9287Z/M32) (d) 2 units of Samsung Watch Gear S2. (e) 2 units Samsung Tablet Galaxy Tab S2 8.0 LTE 32GB.	A bundle of (a) Samsung 82" SMART TV. (UA88JS9500KXXM) (b) Samsung Home Theatre System. (HT-F9750W/XM) (c) 2 units Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (G9287Z/M32) (d) 2 units of Samsung Watch Gear S2. (e) 2 units of Mac Book Pro 15.4/2.5GHZ/16GB/512GB. (f) 2 units of iPhone 6S Plus 64GB. (g) 2 units of iPad Air 2 WI-FI Cellular 128GB.	Luxury Watch
2	2 sets of either Option 1 or Option 2 or Option 3	A bundle of (a) Samsung 82" SMART TV. (UA88JS9500KXXM) (b) Samsung Home Theatre System. HT-F9750W/XM (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (G9287Z/M32)	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) iMac 27" 3.5GHZ. (c) 2 units of iPhone 6S Plus 64GB. (d) 2 units of iPhone 6S 64GB. (e) 2 units of iPad Air 2 WI-FI Cellular 128GB	Luxury Watch

3	5 sets of either Option 1 or Option 2 or Option 3	A bundle of (a) Samsung 75" SMART TV. (UA75JU6400KXXM) (b) Samsung Home Theatre System. (HT-F9750W/XM) (c) 2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS. (G9287Z/M32) (d) Samsung Tablet Galaxy Tab S2 9.7 LTE 32GB	A bundle of (a) Mac Pro 3.5GHZ 6-core + Apple Magic Mouse + Apple Wireless Keyboard + Apple Thunderbolt Display 27". (b) 2 units of iPhone 6S Plus 64GB	Luxury Watch
Tier	Quantity of Gifts	Gift Item		
4	15 sets	Mac Book Pro 13.3/2.9GHZ/8GB/512GB + iPhone 6S 64GB		
5	15 sets	2 units of Samsung Mobile Phone Galaxy S6 edge+ LTE 32GB DS (G9287Z/M32)		
6	150 sets	Samsung Galaxy Note 5 (N9208)		
7	300 units	Samsung 32" TV (UA32J4005AKXXM)		
8	30 units	RM500 Shopping Voucher		
9	70 units	RM300 Shopping Voucher		
10	150 units	RM100 Shopping Voucher		

10. The campaign will cease when all gifts are taken up or upon campaign end.
11. Gifts cannot be transferred, nor can they be exchanged for cash or for any other item.
12. Eligible Customers who is eligible for the gift must submit a completed Gift Redemption Forms to any branch of SCBMB. The completed Gift Redemption Form must be received by SCBMB during the Campaign Period or latest by **7 January 2016**.
13. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to SCBMB.
14. 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. Customers whose mailing address in the Gift Redemption Form is either a P.O. Box address or an address outside Malaysia must provide the Bank with a suitable delivery address at the time they are notified that they have successfully redeem a gift.
15. Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. Fulfilment will be performed at the end of each month i.e. first fulfilment within redemption from 15 October 2015 to 31 October 2015, second fulfilment within redemption from 1 November 2015 to 30 November 2015 and third fulfilment within redemption from 1 December 2015 to 31 December 2015. Each fulfilment will take 6 to 8 weeks for delivery. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.
16. Any gifts which are not claimed **before 7 January 2016** 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.

17. 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.
18. 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 paragraph 23.

General

19. Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCBMB.
20. 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.
21. 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.
22. 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 sc.com/my.
23. 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.
24. 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.
25. 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.