

Terms and Conditions

Banca FD Bundle Campaign 1 April 2015 – 30 September 2015

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) *Banca FD Bundle Campaign* (“**Campaign**”) will run from 1st April 2015 until 30th September 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 all SCBMB’s customers who fulfill the following conditions (“Eligible Customers”):
 - 3.1 individual aged 18 and above;
 - 3.2 have maintained their accounts with the SCBMB and Standard Chartered Saadiq Berhad (“SCSB”) in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period;
 - 3.3 during the Campaign Period, customers have purchased from SCBMB’s employees or from the authorized agents of Insurance Company located in SCBMB branches:
 - (a) any of the selected Regular Premium Participating Plans with a minimum Annual Premium Equivalent (APE) of RM 3,600; or
 - (b) any of the selected Single Premium Participating Plans with a minimum Single Premium of RM15,000.

NOTE:

- (i) For joint accounts, only the accountholder whose name appears first in the account opening form (the “primary accountholder”) will be taken as the Eligible Customer.
 - (ii) Currently, only the authorized agents of Prudential Assurance Malaysia Berhad who are permitted to have presence in SCBMB’s branches. In case of doubt, customers are advised to approach any of SCBMB’s employees located in the SCBMB’s branches for clarification.
4. However, permanent and contract employees of SCBMB and SCSB, their subsidiaries, or related corporations, and their immediate family members (spouses, children, parents, brothers and sisters) are not eligible for this Campaign.
 5. The Participating Plans are underwritten by the Insurance Company and SCBMB is a third party distributor of the Participating Plans.



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Participation

6. For purposes of this Campaign:

6.1 “Participating Plans” mean:

Insurance Company	Regular Premium Participating Plans
Prudential Assurance Malaysia Berhad	<ul style="list-style-type: none"> • PRUterm • MultiAssure • PRUhorizon • LifeLink • PRUmy kid • PRUharvest • PRUmy legacy • PruLady

Insurance Company	Single Premium Participating Plans
Prudential Assurance Malaysia Berhad	<ul style="list-style-type: none"> • RetireGuard (SP) • InvestLink • InvestLink Global • PRUretire premier • PRUsaver

6.2 Participating Plans must be purchased using the following paying modes:-

(a) **Regular Premium Participating Plans** : monthly, quarterly, half-yearly or yearly premium paying modes;

(b) **Single Premium Participating Plans**: single premium paying modes only.

6.3 Annual Premium Equivalent / Single Premium taken into consideration for this Campaign is consist of: Basic Premium + Optional Benefits + Supplementary Benefits + Add-On Benefits.

6.4 Premium amounts cannot be accumulated to qualify for the Promotion Rates. The minimum premium amount is on a single plan basis.

6.5 Only fresh funds placed into the fixed deposit account is entitled to the Promotion Rates but subject to the cap on the fixed deposit amounts to be entitled to the Promotion Rates as stipulated in Table 1 and Table 2 below.

NOTE: “Fresh Funds” means funds which did not originate from accounts held with either SCBMB or SCSB.

6.6 **Annual Premium Equivalent (APE)** means the annualized premium amount for Regular Premium Participating Plans. For example, if customer purchased a Regular Premium plan with monthly premium of RM300, the customer’s APE amount will be RM3,600 (RM300 X12).

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TERMS AND CONDITIONS

Banca FD Bundle Campaign 1 April 2015 – 30 September 2015

Standard Chartered Bank Malaysia Berhad (115793-P)

7. During the Campaign Period, Eligible Customers who purchased any of the Participating Plans are entitled to earn special interest rates (“Promotion Rates”) on 1-month, 3-month, 6-month, 9-month or 12-month Fixed Deposits subject to the requirement as shown in Table 1 and Table 2 below:

Table 1 - Regular Premium Participating Plans

FIXED DEPOSIT TENURE	REGULAR PREMIUM Minimum RM 3,600 APE & above
	Promotion Rates on Fixed Deposits (Max. FD Placement RM25,000)
1-month tenure	14.35%
3-month tenure	6.90%
6-month tenure	5.05%
9-month tenure	4.40%
12-month tenure	4.20%

Table 2 – Single Premium Participating Plans

FIXED DEPOSIT TENURE	SINGLE PREMIUM Minimum Premium RM15,000 & above
	Promotion Rates on Fixed Deposits (Max. FD placement RM 30,000)
1-month tenure	11.35%
3-month tenure	5.90%
6-month tenure	4.55%
9-month tenure	4.10%
12-month tenure	4.00%

8. The Eligible Customer’s entitlement to the Promotion Rates on Fixed Deposits is subject to the following and please refer to Example 1 for clarification:
- 8.1 the policy holder for the plan purchased must also be the primary accountholder for the Fixed Deposit;
 - 8.2 for the purchase of any **Regular Premium Participating Plans**, the **maximum amount** placed in Fixed Deposit **cannot be more than two (2) times** the Annual Premium Equivalent (APE) amount;
 - 8.3 for the purchase of any **Single Premium Participating Plans**, the **maximum amount** placed in Fixed Deposit cannot be more than the Single Premium amount i.e. at a ratio of 1:1 only;

- 8.4 the maximum placement in Fixed Deposit for Table 1 is **RM25,000** and Table 2 is **RM30,000 per policy**.
- 8.5 the placement of Fixed Deposit can only be placed upon purchased any of the Participating Plans
- 8.6 the participating plan purchased must be accepted and enforced by respective Insurance Company.
- 8.7 a customer is allowed to place multiple Fixed Deposits with same or different Fixed Deposit tenure as long as the maximum total Fixed Deposit amount placed with the bank is not exceeding the maximum Fixed Deposit amount allow for that particular customer. However the minimum Fixed Deposit amount allow per placement is RM5,000.

Example 1:

Mr. Lee purchases a PruHorizon (Regular Premium Participating Plans) and has opted for monthly premium of RM1,250. This is equivalent to an Annual Premium Equivalent (APE) of RM15,000.

Mr. Lee meets the minimum annual premium equivalent requirement from Table 1 and must make the Fixed Deposit placement [during the Campaign Period]. For the purchase of the Regular Premium Participating Plans, the maximum amount placed in Fixed Deposit cannot be more than two (2) times the Annual Premium Equivalent (APE) amount.

However, the maximum amount of Fixed Deposit placement that Mr Lee can place is RM25,000 and he is entitled to the following:-

- (i) 1-month tenure Fixed Deposit and be entitled to the Promotion Rate of 14.35% p.a.;
- OR**
- (ii) 3-month tenure Fixed Deposit and be entitled to the Promotion Rate of 6.90% p.a.;
- OR**
- (iii) 6-month tenure Fixed Deposit and be entitled to the Promotion Rate of 5.05% p.a.;
- OR**
- (iv) 9-month tenure Fixed Deposit and be entitled to the Promotion Rate of 4.40% p.a.;
- OR**
- (v) 12-month tenure Fixed Deposit and be entitled to the Promotion Rate of 4.20% p.a.

- 9. If any Eligible Customer exercises cooling-off right or cancel the Participating Plans purchased during its offer within the Campaign Period, with the result that he/she no longer fulfil the eligibility criteria, the Eligible Customer will not be entitled to the Promotion Rates. If the Eligible Customer exercises cooling-off after the placement of the Fixed Deposit at the applicable Promotion Rates, SCBMB is entitled to adjust the Promotion Rate on the Fixed Deposit to SCBMB's prevailing fixed deposit rate, by giving notice to the customer. If this happens, that notice will prevail, regardless of any documentation or confirmation to the contrary. Please see Example 2 for illustration.



Example 2

Mr. Tan purchases a RetireGuard SP (Single Premium Participating Plans) with a single premium amount of RM 50,000.

Mr. Tan meets the minimum Single Premium requirement of Table 2 and must make the Fixed Deposit placement [during the Campaign Period]. The minimum amount of Fixed Deposit placement that Mr. Lee can place is RM5,000. The maximum amount of Fixed Deposit placement that Mr. Tan can place is RM30,000 and he is entitled to the following:-

(i) 1-month tenure Fixed Deposit and be entitled to the Promotion Rate of 11.35% p.a.;

OR

(ii) 3-month tenure Fixed Deposit and be entitled to the Promotion Rate of 5.90% p.a.;

OR

(iii) 6-month tenure Fixed Deposit and be entitled to the Promotion Rate of 4.55% p.a.;

OR

(iv) 9-month tenure Fixed Deposit and be entitled to the Promotion Rate of 4.10% p.a.;

OR

(v) 12-month tenure Fixed Deposit and be entitled to the Promotion Rate of 4.00% p.a.

Mr. Tan decided to place RM30,000 on 12-month tenure Fixed Deposit with Promotion Rate of 4.00% p.a. Mr Tan subsequently exercises his cooling-off right on the RM50,000 RetireGuard SP investment. SCBMB will revert the Fixed Deposit promotional rate on his RM30,000 Fixed Deposit placement at 4.00% to the prevailing 12-month fixed deposit rate.

10. Rates for renewal cases for fixed deposit signed up during this Campaign will be based on SCBMB's published fixed deposit board rates at the date of first renewal.
11. Customers are reminded that any placement of Fixed Deposits in SCBMB is subject to SCBMB's banking agreement, comprising the Customer Terms and other relevant documents listed in Part A of the Customer Terms. In particular, customers should note that they might receive lower interest or no interest on their deposit if they withdraw any part of their deposit before maturity. Customers may get more information on this at page 12 of SCBMB's tariff of Fees and Charges (which forms part of the banking agreement). The banking agreement (including the tariff of Fees and Charges) can be obtained from SCBMB's branches or from its website at sc.com/my

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TERMS AND CONDITIONS

Banca FD Bundle Campaign 1 April 2015 – 30 September 2015

Standard Chartered Bank Malaysia Berhad (115793-P)

General

12. Prudential Assurance Malaysia Berhad (“Prudential”) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. Prudential is fully responsible for the Participating Plans, the benefits offered by them, any representation made in their marketing materials including SCBMB’s marketing materials for the Participating Plans.
13. SCBMB accepts no liability for the Participating Plans offered by Prudential.
14. This document is not intended to be an invitation or offer for subscription for the Participating Plans.
15. Customers are advised to read and understand the terms and conditions of the Participating Plan and policy before purchasing and consider the fees and charges involved.
16. If any matters arise regarding the Participating Plans, which are not covered in these Terms and Conditions, they will be determined solely by the Prudential. Prudential’s decisions relating to the Participating Plans are final and binding all participants. If any other matters arise regarding this Campaign which is not covered in these Terms and Conditions, they will be determined solely by the SCBMB. SCBMB’s decisions relating to this Campaign, are final and binding all participants.
17. SCBMB may vary any of these Terms and Conditions including early termination or extension of the Campaign period, upon giving adequate prior notice on SCBMB’s website at standardchartered.com.my and in SCBMB’s branches.
18. 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.



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