

TERMS AND CONDITIONS

The Great Wealth Premium Term Deposit-i Campaign

Campaign

1. The Standard Chartered Saadiq Berhad ("SCSB") The Great Wealth Premium Term Deposit-i Campaign 2015 ("**Campaign**") will run from 15 April 2015 until 15 June 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 SCSB customers, who fulfill the following conditions ("**Eligible Customers**"):
 - 3.1 individuals aged 18 and above;
 - 3.2 have maintained all their accounts with Standard Chartered Saadiq Berhad ("SCSB") in good standing, without any breach of the relevant terms and conditions or agreements;
 - 3.3 Eligible Customer (as defined in item 4.7 below)
4. For purposes of this Campaign:
 - 4.1 Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.
 - 4.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
 - 4.3 "**Selected Investments**" means any Syariah Compliant Unit Trust and/or Sukuk purchased through SCSB branches and where the customer:
 - (a) pays a sales charge of at least 2.5% (in the case of Syariah Compliant Unit Trust); or
 - (b) pays a spread of at least 2% (in the case of Sukuk); or
 - (c) invests in Haiqal Plan
 - 4.4 "**BANCA**" means any participating banca takaful products subscribed through SCSB branches.
 - 4.5 "**APE**" means Annualized Premium Equivalent for BANCA single contribution and regular contribution product subscription

NOTE: Please obtain from your Relationship Manager the latest list of investments which comply with above (a) to (c)

- 4.6 "**Asset Under Management (AUM)**" refers to the value of investments managed by SCSB for each individual customer.
- 4.7 "**Cumulative Investment Points**" means the Eligible Customer's total investment points in Selected Investments and/or BANCA products which are placed through SCSB during the Campaign Period and every RM1.00 equivalent to 1 point for Syariah Compliant Unit Trust, Sukuk and BANCA single contribution whereas every 1 APE equivalent to 2 points for BANCA regular contribution.
- 4.8 "**Promotion**" means the 3 promotions customer can participate in and the following are the mechanics:
 - (a) Promo A – Customer must fulfill the Cumulative Investment Points in order to be qualified for the selection of Premium Rates.
 - (b) Promo B – Customer who subscribes BANCA during the Campaign Period will be eligible for a selection of Premium Rates capped at maximum RM250.
 - (c) Promo C – Only when take up on BANCA AND Selected Investments qualified for the selection of Premium Rates of higher value based on the subscribed Selected Investment, the value of Premium Rates will depend on the total Cumulative Investment Points during the Campaign Period wherein investment as a category is defined as Selected Investments.
- 4.9 "**Eligible Customers**" means customers who:-
 - (a) have never invested in Selected Investments with SCSB before the Campaign Period; OR
 - (b) have AUM in one or all of the Selected Investment with SCSB but have not transacted for the last 6 months in Selected Investment.

Participation

5. As set out in Promo A, Promo B and Promo C below, Eligible Customers who meet the Cumulative Investment Points during the Campaign Period are entitled to earn special profit rate ("**Premium Rate**") **EITHER** on 9 month Term Deposit-i Premium Rate **OR** on 12-month Term Deposit-i Premium Rate instead of the prevailing rate. Please see **Example 1** for clarification.

Promotion A – Selected Investment only

Tier	Cumulative Investment Points	9-month Term Deposit-i Premium Rates (p.a.)	12-month Term Deposit-i Premium Rates (p.a.)
1	50,000 to 199,999	4.45%	4.60%
2	200,000 to 399,999	4.65%	4.80%
3	400,000 to 599,999	4.85%	5.00%
4	600,000 or more	5.05%	5.20%

Example 1:

Mr. Lee has never invested into Syariah Compliant Unit Trust prior to the campaign. He invested RM500,000 into Haiqal Plan on 15 April 2015. His total investment as at 15 April 2015 is RM500,000 which satisfies Tier 3 minimum Cumulative Investment Points. Mr. Lee is entitled to choose to place **EITHER** a 9-month Term Deposit-i at Premium Rate 4.85% OR 12-month Term Deposit-i at Premium Rate 5.00%. In addition to the investment sum of RM500,000 made, Mr Lee can place RM500,000 in the Term Deposit-i which satisfies Tier 3 minimum Cumulative Investment Points and entitles to choose either 9 month Term Deposit-i Premium Rate or 12- month Term Deposit-i Premium Rate.

Promotion B – BANCA only

Tier	Participating BANCA Products	Premium Rates (%p.a.)
1	Participating takaful products	Capped at max RM250

Example 2:

Mr Yeo has subscribed to BANCA on 15 April 2015. His subscription satisfies Tier 1 in participating BANCA products and therefore is entitled to a selection of Premium Rates capped at maximum RM250.

Promotion C – BANCA and Selected Investment

Tier	Cumulative Investment Points	9-month Term Deposit-i Premium Rates (p.a.)	12-month Term Deposit-i Premium Rates (p.a.)
1	50,000 to 199,999	4.45%	4.60%
2	200,000 to 399,999	4.65%	4.80%
3	400,000 to 599,999	4.85%	5.00%
4	600,000 or more	5.05%	5.20%

Example 3:

Mr. Lee is an existing customer to the bank who used to invest into Syariah Compliant Unit Trust and Sukuk but never invested for the past 6 months. He invested RM500,000 into Sukuk on 15 April 2015 and subscribed to BANCA regular contribution product of APE30,000. His total investment as at 15 April 2015 is RM500,000 plus APE60,000 equals 560,000 points satisfies Tier 3 minimum Cumulative Investment Points. Mr. Lee is entitled to choose to place **EITHER** -in 9 month Term Deposit-i at Premium Rate 4.85% OR 12-month Term Deposit-i at Premium Rate 5.00%. In addition to the investment points of RM560,000 made, Mr Lee can place RM560,000 in the Term Deposit-i which satisfies Tier 3 minimum Cumulative Investment Points and entitles to choose either 9 month Term Deposit-i Premium Rate or 12- month Term Deposit-i Premium Rate.

6. Each Eligible Customers' entitlement to the respective premium rates under this Campaign is subject to the following conditions:
 - 6.1 The total points that based on the amount of placement in Term Deposit-i cannot be more than the investment points in the Selected Investments;
 - 6.2 The Selected Investment's primary account holder must also be the primary accountholder for the Term Deposit-i;
 - 6.3 The maximum points for placement of Term Deposit-i is RM1,000,000.

6.4 The points Eligible Customers places in the Term Deposit-i must either bear the same points or less than the points put in the Selected Investment and the placement of Term Deposit-i and Selected Investment must be made on the same day. Multiple Term Deposit-i placements in different certificates are not allowed.

Please refer to Example 4 & 5 for clarification.

Example 4:

Mr Chen is investing for the first time with the bank and invested RM30,000 in AmIslamic Balanced Fund on 22 April 2015 and RM30,000 in AmBon Islam Fund on 24 April 2015. He would like to make placement of RM100,000 into the 12-month Term Deposit-i

*Mr. Chen meets Tier 1 investment Points of RM60,000. Mr Chen is entitled to choose **EITHER** to place 9-month Term Deposit-i at Premium Rate 4.45%p.a. OR 12-month Term Deposit-i at Premium Rate 4.60%p.a. If he chooses to place RM100,000 in the 12-month Term Deposit-i at Premium Rate of 4.60% p.a., he is only allowed to make placement in the 12-month Term Deposit-i up to a maximum of RM60,000 and NOT RM100,000. This is because the total Points placed in the 12 months term deposit-i cannot be more than his total investment Points.*

Example 5:

Mr Chen has never invested with the bank prior to the campaign and invested RM30,000 in AmIslamic Balanced Fund on 22 April 2015 and RM30,000 in AmBon Islam Fund on 24 April 2015. He would like to make placement of RM60,000 into the 12-month Term Deposit-i

*Mr. Chen meets Tier 1 investment Points of RM60,000. Mr Chen is entitled to choose **EITHER** to place 9-month Term Deposit-i at Premium Rate 4.45%p.a. OR 12-month Term Deposit-i at Premium Rate 4.60%p.a. If he chooses to place the total of RM60,000 in the 12-month Term Deposit-i with Premium Rate of 4.60% p.a., he is allowed to make placement in the 12-month term Deposit-i of RM60,000 in one term Deposit-i certificate and NOT 6 term deposit-i certificates.*

7. If any Eligible Customer exercises cooling-off right or cancel the investments in the Selected Investments during the Campaign Period, with the result that he/she no longer fulfill the eligibility criteria, the Eligible Customer will not be entitled to the Premium Rates under this Campaign. If the Eligible Customer exercises cooling-off after the placement of the term Deposit-i at Premium Rates, SCSB is entitled to revise the Premium Rates on that Term Deposit-i to the prevailing rate for similar tenure of term deposits, by notice to the customer. This notice will prevail over the rates stated in the relevant deposit receipt or any documentation or confirmation to the contrary. **Please see Example 6 for illustration.**

Example 6:

Mr. Lee has not invested in Syariah Compliant UT prior to the Campaign Period but invested RM200,000 in Unit Trust on 29 April 2015. He meets Tier 2 minimum Cumulative Investment Points and decided to choose to place RM100,000 into the 12-month Term Deposit-i with Premium Rate of 4.60% p.a. Mr. Lee subsequently exercises his cooling-off right on the RM200,000 investment. Mr. Lee no longer fulfills the eligibility criteria for the Premium Rate under this Campaign. SCSB will revise the 12-month Term Deposit-i with Premium Rate on his RM100,000 term Deposit-i to SCSB's prevailing rate

8. **Upliftment of Term Deposit-i Prior to Maturity to participate in Wealth Management & Term Deposit-i Campaign 2015:** Any demand for early payment of the placement amount and the profit before the maturity date of the deposit will be based on mutual agreement between the Eligible Customers and SCSB, and will subject to an *ibra'*/rebate granted by the Eligible Customers to SCSB, as follows:

- 8.1 If the tenure of deposit is 3 months and below, the Eligible Customers agree to provide *ibra'*/rebate on the total daily accrued profit;
8.2 If the tenure of deposit is more than 3 months and withdrawal is made after completion of 3 months, the Eligible Customers agree to provide *ibra'*/rebate calculated as follows:

$$Ibra'(rebate) = \frac{(Outstanding\ deposit\ amount \times completed\ days)}{365\ or\ 366\ days} \times Special\ Profit\ Rate \times 50\%$$

The settlement amount (withdrawal of the TD-i) is therefore:

$$Payment\ Amount = Sale\ Price - Ibra'(if\ any)$$

Example 7:

Mr. Yap made a 12-month Term Deposit-i placement of RM50,000 at the then prevailing board rate of 3.10% p.a on 1 July 2015. Mr. Yap decides to do an early upliftment of his existing 12-month Term Deposit-i on 1st December 2015 and to utilise the monies to participate in **Wealth Management & Term Deposit-i Campaign 2015**.

The profit rates payable to Mr. Yap on his upliftment 12-months Term Deposit-i =
(RM50,000 x 153*) / 365 x 3.10% x 50%

**based on 5 Completed Full Months i.e. 1 July 2014 – 1 December 2014*

9. Customers are reminded that any placement of term deposits in SCSB is subject to SCSB's banking agreement, comprising the Saadiq Personal Account Rules and Regulations and other relevant documents and other relevant documents. In particular, customers should note that they might receive lower profit or no profit on their deposit if they withdraw any part of their deposit before maturity. Customers may get more information on this at page 13 of SCSB'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 SCSB's branches or from its website at sc.com/my.
10. Customers are reminded that they will be subject to the usual 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 Investments nor does it Points to solicitation by SCSB for purchase of such securities by anyone. Customers should ensure they understand all features and risks of each investment before taking it.

General

11. Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCSB.
12. Where any investments under this Campaign are made in a currency other than Ringgit Malaysia (MYR), the investment Points used to calculate entitlement for the applicable Promotion Rates will be converted into MYR based on SCSB's prevailing exchange rate for that currency as at the date the investment is placed with SCSB.
13. The term deposit placed under this Campaign will be automatically renewed upon maturity for the same tenure at SCSB's prevailing board rate.
14. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by SCSB. SCSB's decisions relating to this Campaign, are final and binding all participants.
15. SCSB may vary any terms and conditions in relation to this Campaign by putting up a notice at all SCSB branches and/or SCSB's website at sc.com/my.
16. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by SCSB;
 - (b) Consent for SCSB to disclose or publish their personal information such as their names and identities and any general information that SCSB sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (c) Grant SCSB 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.

WARNING

THE RETURNS ON YOUR 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 Investments carry risks such as market risk, currency risk, and issuer credit risk. Past performance of a Syariah Compliant Unit Trust /Sukuk 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 Points 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 Investments may not be suitable for all. If in doubt, potential investors should seek independent advice.

Investments in Syariah Compliant Unit Trust/ Sukuk are neither deposited with nor guaranteed by SCSB or its related companies. Accordingly, neither SCSB 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 Syariah Compliant Unit Trust/Sukuk .

If you are an individual, the investments in Sukuk 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