

## Terms and Conditions The Great Wealth Gift Campaign 2015

### Campaign

1. The Standard Chartered Saadiq Berhad (“SCSB”) The Great Wealth Gift Campaign (“Campaign”) will run from 15 April 2015 to 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 SCSB customers who fulfil the following conditions (“Eligible Customers”):
  - 3.1 individuals aged 21 and above;
  - 3.2 have maintained all their accounts with SCSB in good standing, without any breach of the relevant terms and conditions or agreements;
  - 3.3 Eligible Customers (as defined in item 4.11 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 SCSB for each individual customer.
  - 4.4 “Selected Products” means any syariah compliant Unit Trust(UT), Sukuk (Sukuk), or Haiqal Plan (HP) purchased through SCSB 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 Sukuk); or
    - (c) invests into Haiqal Plan;
 NOTE: Please obtain from your Relationship Manager the latest list of investments which comply with above (a), (b) OR (c)
  - 4.5 “Participating Banca Takaful (BANCA) Products” means subscribing to any BANCA takaful products.  
Note: Please obtain from your Relationship Manager the latest list of BANCA products.
  - 4.6 “Total Net Qualifying Cumulative Investment Point” means the Eligible Customer’s total net investment amount in Selected Investments, which are placed through SCSB 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, Sukuk and BANCA single contribution Annual Premium Equivalent (APE) is at ratio 1:1
    - (b) BANCA regular contribution 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 Point calculation.
  - 4.8 “Total Redemptions” means total redemptions of UT and Sukuk are made during the Campaign Period after incorporating the Total New Qualifying Cumulative Investment Point calculation. The Total Net Qualifying Cumulative Investment Point in Selected Investments 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 fulfil 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 – Only when take up on BANCA AND Investment Product qualifies for a gift of higher value based on the subscribed investment product, the value of gift will depend on the total net qualifying cumulative investment point during the Campaign Period in wealth products wherein investment as a category is defined as Selected Investments.
  - 4.10 “Eligible Customers” means customer who:
    - (a) have never invested in either one of the 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 for all the Selected Investment; OR
    - (c) have been investing with the bank for the last 6 months for all the Selected Investment
  - 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

Tiers	Net Qualifying Investment Points	Gift Item
1	Above 1,200,000	Samsung 55" Series 6 Smart LED TV
2	800,000 to 1,199,999	Samsung Galaxy S6 Edge
3	500,000 to 799,999	Samsung Tab A 9.7"
4	200,000 to 499,999	Canon iXus 160
5	50,000 to 199,999	Sharp Plasmacluster Car Ion Generator (Model # IGDC2EB)

#### Example 1:

Mr Wong is investing for the first time. He invested RM500,000 in Sukuk on 15 April 2015. Mr Yeo's total investment of RM500,000 as at 15 April 2015 satisfies Tier 3 minimum Net Qualifying Investment Point. Mr Wong is entitled to a Samsung Tab A 9.7" by submitting a completed Redemption Form.

#### Example 2:

Mr Yeo had not been investing with the bank for the last 6 months. He invested RM2,000,000 in Haiqal Plan on 15 April 2015 and subsequently make a redemption of RM200,000 in Unit Trust on 23 April 2015. Mr Yeo's total Net Qualifying Investment Point as at 23 April 2015 is:

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

As such, Mr Yeo satisfies Tier 1 minimum Cumulative Investment Point and is entitled a Samsung 55"Series 6 Smart LED TV by submitting a completed Redemption Form.

#### Example 3:

Michael is investing for the first time. He invested RM50,000 in Sukuk on 15 April 2015 and subsequently he invested RM100,000 in Haiqal Plan on 23 April 2015. In such case, Michael's total investment of RM150,000 as at 23 April 2015 and satisfies Tier 5 minimum Net Qualifying Investment Point. Therefore, Michael is entitled to a Sharp Plasmacluster Car Ion Generator (Model # IGDC2EB) by submitting a completed Redemption Form.

#### Promotion B – BANCA only

Tiers	Participating BANCA Products	Gift Item
1	All participating takaful products*	American Tourister Luggage (AT DC Superlite II 55cm/ 20")

Subject to minimum single contribution regular contribution of APE25,000.

#### Example 1:

Mr Yeo has subscribed to BANCA during the Campaign Period on 15 April 2015. His subscription satisfies Tier 1 in participating BANCA products and therefore is entitled a American Tourister Luggage (AT DC Superlite II 55cm/ 20")

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

Tiers	Net Qualifying Investment Points	Gift Item
1	Above 1,200,000	American Tourister Luggage (AT DC Superlite II 55cm/ 20") <b>and</b> Samsung 55" Series 6 Smart LED TV
2	800,000 to 1,199,999	American Tourister Luggage (AT DC Superlite II 55cm/ 20") <b>and</b> Samsung Galaxy S6 Edge
3	500,000 to 799,999	American Tourister Luggage (AT DC Superlite II 55cm/ 20") <b>and</b> Samsung Tab A 9.7"
4	200,000 to 499,999	American Tourister Luggage (AT DC Superlite II 55cm/ 20") <b>and</b> Canon iXus 160
5	50,000 to 199,999	American Tourister Luggage (AT DC Superlite II 55cm/ 20") <b>and</b> Sharp Plasmacluster Car Ion Generator (Model # IGDC2EB)

**Example 1:**

John subscribes BANCA with single contribution APE 25,000 on 5 April 2015 and subsequently invested RM100,000 in Haiqal Plan on 15 April 2015. His total Net Qualifying Investment Point of RM125,000 as at 15 April 2015 satisfies Tier 5 Net Qualifying Investment Point. Therefore, John is entitled to American Tourister Luggage (AT DC Superlite II 55cm/ 20") and Sharp Plasmacluster Car Ion Generator (Model # IGDC2EB) by submitting a completed Redemption Form.

**Example 2:**

Michael has subscribed BANCA with regular contribution APE of RM100,000 on 3 April 2015 and subsequently invested RM50,000 in Sukuk on 14 April 2015. Michael's total investment is:

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

As such, Michael's Net Qualifying Investment Point is RM250,000 and he is entitled to American Tourister Luggage (AT DC Superlite II 55cm/ 20") and Canon iXus 160 by submitting a completed Redemption Form.

6. 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 full the eligibility criteria, the Eligible Customer will not be entitled to the gifts under this Campaign.
7. 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 amount to solicitation by SCBS 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:
  - (a) 1 unit of Samsung 55" Series 6 Smart LED TV
  - (b) 3 sets of Samsung Galaxy S6 Edge
  - (c) 3 sets of Samsung Tab A 9.7"
  - (d) 3 units of Canon iXus 160
  - (e) 5 units of Sharp Plasmacluster Car Ion Generator (Model # IGDC2EB)
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 are eligible for the gift must submit a completed Gift Redemption Forms to any branch of SCSB. The completed Gift Redemption Form must be received by SCSB during the Campaign Period or latest by **22 June 2015**.
13. No exchange of the gift selection or other changes will be allowed after the Gift Redemption Form is submitted to SCSB.
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. Please allow 6 to 8 weeks after the end of the Campaign 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 22 June 2015** 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. SCSB 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. SCSB will not be responsible for any injury, loss or damage resulting from using the gift.
18. SCSB 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 SCSB.
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 SCSB's prevailing exchange rate for that currency as at the date the investment is placed with SCSB.
21. 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.
22. SCSB may vary any of these Terms and Conditions in relation to this Campaign by putting up a notice at all SCSB branches and on [sc.com/my](http://sc.com/my).
23. By participating in the Campaign, all customers consent for SCSB to disclose their particulars to SCSB'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 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.
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 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 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 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.

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 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**