

TERMS AND CONDITIONS

Wealth Management Term Deposit Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) Wealth Management Term Deposit Campaign 2015 (“**Campaign**”) will run from 1 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 all SCBMB customers who fulfill the following conditions (“**Eligible Customers**”):
 - 3.1 individuals aged 18 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;
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 unit trust funds and/or bonds purchased through SCBMB branches and where the customer:
 - (a) pays a sales charge of at least 2.5% (in the case of unit trust funds); or
 - (b) pays a spread of at least 2% (in the case of bonds); or
 - (c) invests in Investment Suite.

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

4.4 “**Fresh Funds**” means funds which do not originate from any accounts maintained with SCBMB or SCSB.

Participation

5. As set out in the table below, Eligible Customers who purchase any Selected Investments during the Campaign Period within one of the given tier are entitled to earn special rates (“**Premium Rates**”) **EITHER** by 4-month Term Deposit Premium Rates **OR** 6-month Term Deposits Premium Rates **OR** 9-month Term Deposits Premium Rates instead of the prevailing rate. Please see **Example 1** for clarification.

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Investment Funds Tier (Ratio 1:1)	4-month Term Deposit Premium Rates (p.a.)	6-month Term Deposit Premium Rates (p.a.)	9-month Term Deposit Premium Rates (p.a.)
50,000 to 124,999	4.60%	4.20%	4.10%
125,000 to 299,999	4.90%	4.40%	4.20%
300,000 to 499,999	5.90%	4.70%	4.40%
500,000 or more	6.60%	5.20%	4.70%

Example 1:

Mr. Lee has invested RM 500,000 into Investment Suite on 10 October 2015. Mr. Lee is entitled to place a term deposit at premium rates as per the table above. At a ratio of 1:1, Mr. Lee can place RM 500,000 and the placement can be **EITHER** 4-month Term Deposit at Premium Rate of 6.60%p.a. **OR** 6-month Term Deposit at Premium Rate of 5.20%p.a. **OR** 9-month Term Deposit at Premium Rate of 4.70%p.a provided is Fresh Funds.

Investment Funds Tier (Ratio 2:1)	6-month Term Deposit Premium Rates (p.a.)	9-month Term Deposit Premium Rates (p.a.)
100,000 to 249,000	4.95%	4.55%
250,000 to 599,999	5.35%	4.85%
600,000 to 999,999	6.15%	5.35%
1,000,000 or more	6.95%	5.85%

Example 2:

Mr. Lee has invested RM 600,000 into Investment Suite on 10 October 2015. Mr. Lee is entitled to place a term deposit at premium rates as per the table above. At a ratio of 2:1, Mr. Lee can place RM 300,000 and the placement can be **EITHER** 6-month Term Deposit at Premium Rate of 6.15%p.a. **OR** 9-month Term Deposit at Premium Rate of 5.35%p.a provided is Fresh Funds.

6. Each Eligible Customers' entitlement to the respective Premium Rates under this Campaign is subject to the following conditions:
- 6.1 The total amount of placement in term deposit cannot be more than the amount of placement in Selected Investments;
 - 6.2 The Selected Investment's primary accountholder must also be the primary accountholder for the term deposit;
 - 6.3 The maximum funds for placement of term deposit is RM1,000,000.
 - 6.4 The amount of Fresh Funds Eligible Customers place in the term deposit must either bear the same amount of funds or less than the funds placed in the Selected Investments.
 - 6.5 The placement of term deposit must be made within 30 days upon investments made in the Selected Investment
 - 6.6 Multiple term deposit placements in different certificates are not allowed.

Please refer to Example 3 & 4 for clarification.

Example 3:

Mr. Chen is investing for the first time with the bank and invested RM 30,000 in RHB-OSK Global Allocation Fund on 22 October 2015 and RM 30,000 in CIMB-Principal Global Titans Fund on 24 October 2015. He would like to make a placement of RM 100,000 into the 6-month Term Deposit.

*Mr. Chen is entitled to choose **EITHER** to place a 4-month Term Deposit at Premium Rates of 4.60% p.a. **OR** a 6-month Term Deposit at Premium Rates of 4.20% p.a. **OR** a 9-month Term Deposit at Premium Rates of 4.10% p.a. However, he is only allowed to make a placement in the Term Deposit up to a maximum of RM 60,000 and NOT MORE THAN RM 60,000. This is because the ratio for placement of funds is 1:1.*

Example 4:

Mr Chen has invested RM 30,000 in RHB-OSK Global Allocation Fund on 22 October 2015 and RM 30,000 in CIMB-Principal Global Titans Fund on 24 October 2015. He would like to make placement of RM 60,000 into the 6-month Term Deposit.

*Mr Chen is entitled to choose **EITHER** to place a 4-month Term Deposit at Premium Rates of 4.60% p.a. **OR** a 6-month Term Deposit at Premium Rates of 4.20% p.a. **OR** a 9-month Term Deposit at Premium Rates of 4.10% p.a. If he chooses to place the total of RM 60,000 in the 6-month Term Deposit with Premium Rates of 4.20% p.a., he is allowed to make placement in the 6-month term deposit of RM 60,000 in one term deposit certificate and NOT 6 term deposit certificates.*

7. If any Eligible Customer exercises cooling-off right or cancel the investments in the Selected Investments during the Campaign Period, or he/she is no longer fulfilling the eligibility criteria or fails to fulfill the requisite criteria to perform Selected Investment, the Eligible Customer will not be entitled to the Premium Rates under this Campaign. If any of the events mentioned occur, SCBMB is entitled to revise the Premium Rates on that term deposit 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 5 for illustration.**

Example 5:

Mr. Lee has not invested in Unit Trust prior to the Campaign Period but invested RM 200,000 in Unit Trust on 9 October 2015. He chooses to place RM 100,000 into the 6-month Term Deposit with Premium Rates of 4.95% p.a. Mr. Lee subsequently exercises his cooling-off right on the RM 200,000 investment. Mr. Lee fails to meet the eligibility criteria for the Premium Rates under this Campaign. SCBMB will revise the 6-month Term Deposit with Premium Rates on his RM 100,000 term deposit to SCBMB's prevailing rate.

8. Customers are reminded that any placement of term deposits in SCBMB is subject to SCBMB's banking agreement, comprising the Client Terms and other relevant documents listed in Part A of the Client 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 14 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.
9. 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 point 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.
10. Under this Campaign, the Bank will accept the total placement of term deposits of RM40 million. If the total placement reaches RM40 million, this Campaign will end despite the Campaign Period has not ended yet. If the Campaign Period ends before the total placement reaches RM40 million, this Campaign will end on the Campaign Period. Upon occurrence of either event, the Bank will not accept any further placement under this Campaign. The Bank will announce this on its website at sc.com/my, and in its branches.

General

11. Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCBMB and SCSB.
12. The term deposit placed under this Campaign will be automatically renewed upon maturity for the same tenure at SCBMB's prevailing board rate.
13. 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.
14. SCBMB may vary any terms and conditions in relation to this Campaign by putting up a notice at all SCBMB branches and/or SCBMB's website at sc.com/my.
15. 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.
16. 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.

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 unit trust /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 Investments 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.

If you are an individual, the investments in 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