

TERMS AND CONDITIONS

Wealth Management Term Deposit-i Campaign

Campaign

1. The Standard Chartered Saadiq Berhad (“SCSB”) Wealth Management Term Deposit-i 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.
3. Term Deposit-i Structure is based on Commodity Murabahah contract.

Eligibility

4. This Campaign is open to all SCSB customers who fulfill the following conditions (“**Eligible Customers**”):
 - 4.1 individuals aged 18 and above;
 - 4.2 have maintained all their accounts with SCSB and Standard Chartered Bank Malaysia Berhad (“SCBMB”) in good standing, without any breach of the relevant terms and conditions or agreements;
5. For purposes of this Campaign:
 - 5.1 Unit Trust investments under the Employee Provident Fund (EPF) Investment Scheme are excluded from this Campaign.
 - 5.2 Joint investments are treated as belonging to the person whose name appears first in the investment application form.
 - 5.3 “**Selected Investments**” means any Syariah Compliant Unit Trust funds 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.

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

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

Participation

6. As set out in the table below, Eligible Customers who purchase any Selected Syariah Compliant 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-i Premium Rates **OR** 6-month Term Deposit-i Premium Rates **OR** 9-month Term Deposit-i Premium Rates instead of the prevailing rate. Please see **Example 1** for clarification.

Wealth Management Term Deposit-i Campaign

WM Funds Tier (Ratio 1:1)	4-month Term Deposit-i Premium Rates (p.a.)	6-month Term Deposit-i Premium Rates (p.a.)	9-month Term Deposit-i 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 Haiqal Plan on 10 October 2015. Mr. Lee is entitled to place a Term Deposit-i at premium rates as per the table above. At a ratio of 1:1, Mr. Lee can place RM 500,000 into Term Deposit-i and the placement can be **EITHER** 4-month Term Deposit-i at Premium Rate of 6.60%p.a. **OR** 6-month Term Deposit-i at Premium Rate of 5.20%p.a. **OR** 9-month Term Deposit-i at Premium Rate of 4.70%p.a. provided is Fresh Funds.

WM Funds Tier (Ratio 2:1)	6-month Term Deposit-i Premium Rates (p.a.)	9-month Term Deposit-i Premium Rates (p.a.)
50,000 to 124,999	4.95%	4.55%
125,000 to 299,999	5.35%	4.85%
300,000 to 499,999	6.15%	5.35%
500,000 or more	6.95%	5.85%

Example 2:

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

7. Each Eligible Customers' entitlement to the respective Premium Rates under this Campaign is subject to the following conditions:
- 7.1 The total amount of placement in Term Deposit-i cannot be more than the amount of placement in Selected Syariah Compliant Investments;
 - 7.2 The Selected Syariah Compliant Investment's primary accountholder must also be the primary accountholder for the Term Deposit-i;
 - 7.3 The maximum funds for placement of Term Deposit-i is RM1,000,000.
 - 7.4 The amount of Fresh Funds Eligible Customers place in the Term Deposit-i must either bear the same amount of funds or less than the funds placed in the Selected Syariah Compliant Investments.
 - 7.5 The placement of Term Deposit-i must be made within 30 days upon investments made in the Selected Syariah Compliant Investment
 - 7.6 Multiple Term Deposit-i 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 Islamic Regional Balance Fund on 22 October 2015 and RM 30,000 in Aberdeen Islamic World Equity Fund on 24 October 2015. He would like to make a placement of RM 100,000 into the 6-month Term Deposit-i.

*Mr. Chen is entitled to choose **EITHER** to place a 4-month Term Deposit-i at Premium Rates of 4.60% p.a. **OR** a 6-month Term Deposit-i at Premium Rates of 4.20% p.a. **OR** a 9-month Term Deposit-i at Premium Rates of 4.10% p.a. However, he is only allowed to make a placement in the Term Deposit-i 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 Islamic Regional Balance Fund on 22 October 2015 and RM 30,000 in Aberdeen Islamic World Equity Fund on 24 October 2015. He would like to make placement of RM 60,000 into the 6-month Term Deposit-i.

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

8. If any Eligible Customer exercises cooling-off right or cancel the investments in the Selected Syariah Compliant Investments during the Campaign Period, or he/she is no longer fulfilling the eligibility criteria or fails to fulfil the requisite criteria to perform Selected Syariah Compliant Investment, the Eligible Customer will not be entitled to the Premium Rates under this Campaign. If the Eligible Customers cancel the placement or exercises cooling-off after the placement of TD-i, the Eligible Customers agree that the placement of TD-i will be automatically terminated. The monies in the TD-i will be transferred into the Eligible Customers' account with SCSB. **Please see Example 5 for illustration.**

Example 5:

Mr. Lee has not invested in Syariah Compliant 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-i 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. SCSB will terminate the TD-i account and transfer the monies in the TD-i account into his account with SCSB.

9. Customers are reminded that any placement of Term Deposits in SCSB is subject to SCSB'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 profit or no profit on their Term Deposit-i if they withdraw any part of their deposit before maturity. Customers may get more information on this at page 14 of SCSB's Fees and Charges booklet (which forms part of the banking agreement). The banking agreement (including the 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 Syariah Compliant Investments. These Terms and Conditions are not intended to be an invitation or offer for subscription for the investments in the Selected Syariah Compliant Investments nor does it point 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.
11. Under this Campaign, the Bank will accept the total placement of Term Deposit-i of RM5 million. If the total placement reaches RM5 million, this Campaign will end despite the Campaign Period has not ended yet. If the Campaign Period ends before the total placement reaches RM5 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 www.sc.com/my, and in its branches.

General

12. Syariah Compliant Investments which are taken into consideration for this Campaign will not be eligible for other promotions or campaigns by SCSB.
13. The Term Deposit-i 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.

IMPORTANT NOTE:

As with all investment products, the Selected Syariah Compliant 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 fund/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
- (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