

## Save up to **50%** at the Curve

From 28 November 2008 – 4 January 2009, enjoy attractive promotions at selected outlets in the Curve, brought to you exclusively by Standard Chartered.

Unwind with a luxurious facial. Slip into designer duds. Buy your darling an expensive gift (and pretend you paid full price)! Because as a Standard Chartered Cardmember, you spend less, but get so much more.

## Enjoy fantastic discounts NOW!

Sign up at our booth in front of MJ by Metrojaya to receive a **FREE Standard Chartered Privilege Card** on the spot.



This special card entitles you to enjoy the discount privileges listed in this booklet. Simply flash the card when making payment at participating outlets to enjoy the offers.\*

Go wild. Get a taste of the benefits and rewards you enjoy as a Standard Chartered Cardmember. For any enquiries, please call **03-7718 9999**.

\* Discount is applicable with Standard Chartered Bank Credit Card or cash payment only.

## FREE gifts for shoppers at the Curve

That's right. Simply spend a minimum of RM250 and claim your gift at our booth in front of MJ by Metrojaya. And that's not all... expect much more from Standard Chartered!

### Special Dip (daily)

#### Minimum RM250 spent = Surprise Gift\*

Benetton bags? Ogawa massage pillows? Jewellery? Don't miss out! Non-Standard Chartered Cardmembers are most welcome to participate.

### Special Draw (every weekend from 29 November – 28 December 2008)

Win fantastic prizes for every RM250 spent:



**Saturday Special Prize:**  
iPod Nano 8GB



**Sunday Special Prize:**  
32" LCD TV

#### Saturday and Sunday prizes:

- RM888 cash\*\*
- Fixed Deposit account with interest rate of 88% p.a. (5 winners)\*\*\*

\* One gift per person per day

\*\* To be credited into a Standard Chartered Saadiq Saver-i Account

\*\*\* Maximum one month tenure with deposit amount of up to RM10,000 per account

**Standard Chartered Cardmembers = 5 chances to win**  
**Non-Standard Chartered Cardmembers = 1 chance to win**

#### Terms and Conditions

- To participate in the Special Dip and Special Draw, RM250 in single or cumulative receipts are allowed.
- The Special Dip will run from 28 November 2008 to 4 January 2009, from 10am to 10pm.
- Special Draw winners will be announced every Saturday and Sunday from 29 November – 28 December 2008. Customers **must be present** on the draw dates and times and answer a question correctly to win a prize.

## Giving you financial solutions for the Christmas season

Apart from the many gift giveaways, Standard Chartered is here to provide financial solutions catered specially for you. Whether you are looking for Credit Cards with Personal Financing, eSaver Savings Account or Mortgage products, everything you require is under one roof. Stop by our booth to enquire more about banking solutions designed to meet all your financial needs.



### Giving away a total of RM500,000 in cash prizes!

The more products you sign up, the more chances for you to win exciting cash prizes!

Approval of	No. of Chances
Credit Cards only	1 X 1,000
Credit Cards + 1 product	4 X 1,000
Credit Cards + 2 products	8 X 1,000
Credit Cards + 3 products	16 X 1,000

\* Products - Mortgage / Personal Loans / eSaver



### | Platinum Credit Card |

Sign up for a **Standard Chartered Platinum Credit Card** to own an exclusive Emporio Armani watch\*. Just spend RM8,000 within the first 6 months on your new Platinum Credit Card.

### | Personal Financing |

Enjoy fixed and flat rates from **0.71% per month**. Financing amount up to RM150,000, approval within 24 hours.

From  
**0.71% per month**

### | Mortgage |

The security of fixed rates from as low as **4.88% p.a.**

As low as  
**4.88% p.a.**  
Fixed – 1st 3 years



### | eSaver |

Make your Ringgit work harder with our savings account that gives you attractive returns.

Sign up today!  
For more enquiries, call **1300 880 388**.

\* Limited to first 3,000 Cardmembers.  
Terms and conditions apply.

## | SME Banking |

### Special offers for SMEs this Christmas

For a limited time only, enjoy exclusive rates and flexible repayment options at Standard Chartered SME Banking, your one-stop financial solution for SMEs.



### Business\$aver

This festive season, open a Business\$aver account with RM20,000 only\* and enjoy high daily interest of up to 2.88% p.a. on your business current account balances.

\* The normal minimum opening balance is RM100,000.

### Community Business Scheme

Build your business with our financing scheme in collaboration with the Credit Guarantee Corporation (CGC).

- > Loan of up to RM50,000
- > No collateral required\*
- > Flexible repayment tenure of up to 3 years

\* Only a guarantee from your director(s) / shareholder(s) is required.  
Subject to approval conditions.

The guarantee fee is 3.5% per annum payable annually and is charged by CGC. Other terms and conditions apply.

As low as  
**BLR  
+1.5% p.a.**

### Commercial Mortgage

Own your business premise faster with our attractive fixed rate loan package, designed to help you save more. There are many more innovative loan options to suit your needs. Call us to find out more.

Fixed  
**5.5% p.a.**  
1st 5 years

6th year onwards  
as low as  
**BLR -1.5% p.a.#**

\* Terms and conditions apply.



For more enquiries, call **1300 888 111**.

## New Islamic financial solutions specially for you

With the launch of our new Islamic Financial Centre in Taman Tun Dr Ismail, we have a package of products designed to grow your wealth while adhering to your values.

### I Saadiq\$aver-i I

Enjoy the highest\* returns with our latest Islamic All-in-One account.

Average Balances	Profit Sharing Ratio (Customer : Bank)	Indicative Return**
RM1 – RM15,000	<b>50:50</b>	<b>2.50% p.a.</b>
Above RM15,000	<b>68:32</b>	<b>3.40% p.a.</b>

Exclusively at Standard Chartered Saadiq Berhad Financial Centre, Taman Tun Dr Ismail:

- Exclusive Limited Edition Saadiq ATM / Debit Card
- Exclusive Saadiq\$aver-i cheque book holder (While stocks last)

\* As of 10 November 2008. \*\* Based on previous month's return. Minimum opening balance of RM2,500.

### I General Investment Account-i I

Enjoy a share of these profit sharing ratios from now till 28 February 2009.

Applicable at Standard Chartered Saadiq Berhad Financial Centre only

Tenure	Profit Sharing Ratio (Investor : Bank)	Investor's Indicative Profit
6 months	<b>68:32</b>	<b>3.40% p.a.^</b>
9 months	<b>70:30</b>	<b>3.50% p.a.^</b>

Tenure	Profit Sharing Ratio (Investor : Bank)	Investor's Indicative Profit
6 months	<b>76:24</b>	<b>3.80% p.a.^</b>
9 months	<b>78:22</b>	<b>3.90% p.a.^</b>

^ Investor's profit rates are based on historical data and are not indicative of future profit rates.

### I Saadiq SME Banking I

#### Saadiq Business\$aver-i

A 2-in-1 account that lets you enjoy profit sharing returns<sup>#</sup> with chequing facilities.

Minimum opening amount is RM100,000. <sup>#</sup> Only applicable for average balances of RM500,000 and above.

#### Business General Investment Account-i

Enjoy a special indicative return of 4% p.a. for a 4-month tenure.

Average Balances	Profit Sharing Ratio (Investor : Bank)	Indicative Return <sup>°</sup>
RM1 – RM1 million	<b>80:20</b>	<b>4% p.a.</b>
Above RM1 million	<b>70:30</b>	<b>3.5% p.a.</b>

<sup>°</sup> Based on previous month's return. Minimum investment of RM500,000.

For more enquiries, call **03-7721 4827**.