

Standard Chartered Saadiq RM100 Cash-Back (New Branch Promotion) Terms and Conditions:

Promotion

1. Standard Chartered Saadiq Berhad (“SCSB”) RM100 Cash-Back New Branch Promotion (“Promotion offer”) will run from 19 December 2011 until 31 January 2012 (“Promotion Period”), inclusive of both dates.
2. By participating in this Promotion, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Promotion is open to all customers of SCSB who:
 - 3.1 are individuals over the age of 18 years;
 - 3.2 are not Existing Deposit Customers of Standard Chartered Saadiq Berhad (“SCSB”) or Standard Chartered Bank Malaysia Berhad (SCBMB), as described below;
 - 3.3 open a new Saadiq\$aver-i Account with any of SCSB’s branches during the Promotion Period (“Promotion Account”); and
 - 3.4 have maintained their loan or financing accounts with SCBMB and SCSB (if any) in good standing, without any breach of the terms and conditions; (“Eligible Customers”).
4. Existing Deposit Customers are individuals who hold any existing Ringgit Malaysia personal current or savings account (including MortgageOne Accounts), fixed deposit or general investment account with either SCBMB or SCSB (these accounts will be called “CASA / FD / GIA ”).
 - 4.1 An individual is considered to hold an existing CASA / FD / GIA if they are named as an account holder of a CASA / FD / GIA as at the time the Promotion Account is opened, whether in one name, jointly with other persons, as trustee or as beneficiary.
 - 4.2 Individuals who have existing loan or financing accounts but no CASA / FDs / GIA with SCBMB and SCSB are not Existing Deposit Customers.
5. Where an Eligible Customer opens more than one Saadiq\$aver-i Account with SCSB during the Promotion Period, the account opened first will be the Promotion Account for purposes of this Promotion.

Offer

6. Each Eligible Customer who fulfills all the Promotion Criteria below will receive a RM100 Cash-Back into their Promotion Account. Each Eligible Customer must:
 - 6.1 maintain a minimum average balance of **RM5,000** in the Promotion Account throughout a period of 3 months from the date the Promotion Account is opened (“Tracking Period”). The average balance is calculated as follows:

$$\text{average balance} = \frac{\text{Total of daily credit balances in the Promotion Account during the Tracking Period}}{\text{Number of days during the Tracking period}}$$

Example 1:

Mr A is an Eligible Customer. He opens a Saadiq-\$aver-i Account on 27 December 2011 with an initial deposit of RM8,000. The Tracking Period for this account is from 27 December 2011 to 26 March 2011. The total daily credit balances in Mr A’s Saadiq\$aver-i during the Tracking Period (91 days) is RM930,000.

The average balance per day in the Saadiq\$aver-i = RM930,000 / 91 days = RM10,219.78, which satisfies the minimum average balance requirement.

- 6.2 perform at least 1 online bill payment using the Promotion Account in each month of the Tracking Period. SCSB’s records of transaction details will be final and conclusive.
7. Cash-Back
 - 7.1 The RM100 Cash-Back will be credited into the Promotion Account in two parts as described in Table 1 below. The Eligible Customers will be entitled to the first RM50 Cash-Back if they open the Promotion Account and perform at least one online bill payment using that account during the first month.
 - 7.2 The Eligible Customers will be entitled to the second RM50 if they fulfill the requirement in paragraph 6.1 **and** perform at least one online bill payment using the Promotion Account during each of the second and third months after account opening.

Table 1: RM100 Cash-Back Summary

Conditions		1 st RM50	2 nd RM50
Average Balance Requirement		NA	RM5,000 throughout the Tracking Period
Online Bill Payment Requirement		1 online bill payment - within the month	1 online bill payment - each month
Cash-Back Payment Dates	Account opened in December 2011	on or before 29 February 2012	on or before 30 April 2012
	Account opened in January 2012	on or before 31 March 2012	on or before 31 May 2012

General

8. SCSB's decisions relating to the Promotion are final and binding. No appeal or correspondence will be entertained.
9. SCSB may vary any of these Terms and Conditions. Any such change will be announced in SCSB and SCBMB's website at www.standardchartered.com.my, in SCSB participating branches and notified via the Promotion Account statements.
10. The Promotion Account will not be eligible for any other SCSB and SCBMB promotions.
11. Any matters not covered in these Terms and Conditions will be determined solely by SCSB in its absolute discretion.
12. This Promotion 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 Promotion.