

TERMS AND CONDITIONS

DEPOSIT AND INVESTMENT PACKAGES

1. Standard Chartered Bank Malaysia Berhad (“SCBMB”) will run the Deposit and Investment Products promotion (“Promotion”) from 28th September to 31st December 2009. (“Promotion Period”).
2. **Eligibility**
 - a. This campaign is open to existing and new customers with fresh funds of minimum RM250,000 in combination of deposits and investment products during the Promotion Period. Customers who do not have an existing e\$aver account are required to open an e\$aver account.
 - b. The funds used for e\$aver account opening under this Promotion must be “Fresh Funds”. Fresh Funds is defined as funds placed with us either by cheque or funds transferred from a customer’s account from another bank into any of the customer’s SCBMB e\$aver account.
 - c. In the event the customer does not maintain the eligibility amount in the e\$aver account for a minimum of 3 months from the deposit date, the customer is required to return the gift to SCBMB within thirty (30) days upon receiving the same, failing which the actual cost will be deducted from the customer’s e\$aver account.
3. **Products (e\$aver and Wealth products)**
 - a. The Wealth products are referring to Investment(s) and Bancassurance.
 - b. The Promotion is only applicable to participating Wealth products distributed within the Promotion Period. Please request the latest list of Wealth products from the Relationship Manager.
 - c. The investment(s) must be transacted by 31st December 2009. The participating Wealth products may be added or discontinued from time to time during the Promotion Period at the discretion of SCBMB.
 - d. Customers are reminded that he/she will be subjected to the relevant fees and charges of the respective participating Wealth products.
 - e. A customer who exercises the rights of cooling off under Wealth products during the Promotion Period will not be entitled to the gift.
 - f. Combination of Bancassurance policies are not allowed.
 - g. This Promotion applies to investment(s) made in selected Bancassurance plan and the Bancassurance policies which must be issued by 31st January 2010.
4. **Promotion Gift**
 - a. The gift shown in advertisement is for illustration purposes only. The actual design may differ.
 - b. Selection of item must be indicated in the redemption form. No exchange or changes will be allowed once selection of item(s) has been made.
 - c. The gift will be delivered to the customer by courier or other delivery services after completion of the purchase. Please allow 6 to 8 weeks for delivery. For any gift unclaimed after 2 weeks from initial delivery attempt or after 2 attempts of delivery, whichever occurs earlier, the customer must personally collect the gift at the address stated on the Courier Advice sent to the customer, otherwise the customer must bear the delivery charges. All gifts do not include installation costs and are not transferable or exchangeable.
 - d. The gift must be claimed within 90 Days from the first delivery attempt or it will be forfeited. Any customer whose gift has been forfeited shall not be entitled to any payment or compensation. It is the customer’s responsibility to contact their respective Relationship Manager if the gift has not been received by the end of the estimated delivery period stated above.
 - e. Delivery of the gift will be made against written acknowledgement or receipt of the items by occupant at the address for delivery. No delivery of item(s) will be made to a P.O. Box address. All deliveries will be made within Malaysia only.
 - f. SCBMB may substitute the gift with any item of similar value at any time without prior notice.

- g. SCBMB makes no representation or warranties with respect to the gift given in this Promotion and in particular makes no warranties with respect to the quality of the gift or its suitability to any purpose. SCBMB shall not be responsible for nor shall it accept any liability of whatsoever nature arising directly or indirectly from the Promotion and/or the gift howsoever arising or suffered by the customer.
- h. Customers are advised to examine the gift upon receipt. If a customer finds the gift faulty or damaged, the customer must contact the vendors (as stated below) within three (3) days from receipt date. Warranty is provided by the manufacturer, and any claims shall be forwarded to the manufacturer concerned.

Samsung Customer Service Line @ 1800 88 9999

Note: Information is correct at time of print.

- 5. If there are any inconsistencies between the English language version of these Terms and Conditions and any version in another language, the English language version will prevail. If there are any inconsistencies between these terms and any brochures or marketing material in relation to the Promotion, these terms prevail.
- 6. SCBMB may change these Terms and Conditions at any time without prior notice. For updated version of these Terms and Conditions, please revisit this page from time to time. SCBMB may also withdraw or discontinue the Promotion without notice.
- 7. Customers are reminded that they are subject to all other terms and conditions governing SCBMB's products and services, including SCBMB's Investment Services Terms and Conditions.
- 8. These terms are governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysia courts.

BONDS

1. This Promotion is open from 23 November 2009 to 31 December 2009 ("Promotion Period").
2. The Promotion is open to any customer of Standard Chartered Bank Malaysia Berhad ("SCBMB") who purchases a minimum total of RM250,000 equivalent in foreign currency bonds from SCBMB, using fresh funds. Fresh funds means funds which do not originate from any account or investment held with SCBMB or Standard Chartered Saadiq Berhad.
3. The gift will be delivered to the customer by courier or other delivery services after completion of the purchase. Please allow 6 to 8 weeks for delivery. For any gift unclaimed after 2 weeks from initial delivery attempt or after 2 attempts of delivery, whichever occurs earlier, the customer must personally collect the gift at the address stated on the Courier Advice sent to the customer, otherwise the customer must bear the delivery charges. All gifts do not include installation costs and are not transferable or exchangeable.
4. The gift must be claimed within 90 Days from the first delivery attempt or it will be forfeited. Any customer whose gift has been forfeited shall not be entitled to any payment or compensation. It is the customer's responsibility to contact their respective Relationship Manager if the gift has not been received by the end of the estimated delivery period stated above.
5. Delivery of the gift will be made against written acknowledgement or receipt of the items by occupant at the address for delivery. No delivery of item(s) will be made to a P.O. Box address. All deliveries will be made within Malaysia only.
6. SCBMB may substitute the gift with any item of similar value at any time without prior notice.
7. SCBMB makes no representation or warranties with respect to the gift given in this Promotion and in particular makes no warranties with respect to the quality of the gift or its suitability to any purpose. SCBMB shall not be responsible for nor shall it accept any liability of whatsoever nature arising directly or indirectly from the Promotion and/or the gift howsoever arising or suffered by the customer.
8. Customers are advised to examine the gift upon receipt. If a customer finds the gift faulty or damaged, the customer must contact the vendors (as stated below) within three (3) days from receipt date. Warranty is provided by the manufacturer, and any claims shall be forwarded to the manufacturer concerned.

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6-YEAR MULTI-CALLABLE FIXED RATE STRUCTURED INVESTMENT

1. This Promotion is open from 14 December 2009 to 1 January 2010 ("Promotion Period").
2. The Promotion is open to any customer of Standard Chartered Bank Malaysia Berhad ("SCBMB") who invests a minimum total of RM400,000 in fresh funds in SCBMB's **6-year Multi-Callable Fixed Rate Structured Investment** during the Promotion Period. Fresh funds means funds which do not originate from any account or investment held with SCBMB or Standard Chartered Saadiq Berhad.
3. A customer who exercises the cooling-off rights under the Investment during the Promotion Period will not be entitled to the gift.
4. The gift will be delivered to the customer by courier or other delivery services after the investment is confirmed. Please allow 6 to 8 weeks for delivery. For any gift unclaimed after 2 weeks from initial delivery attempt or after 2 attempts of delivery, whichever occurs earlier, the customer must personally collect the gift at the address stated on the Courier Advice sent to the customer, otherwise the customer must bear the delivery charges. All gifts do not include installation costs and are not transferable or exchangeable.
5. The gift must be claimed within 90 days from the first delivery attempt or it will be forfeited. Any customer whose gift has been forfeited shall not be entitled to any payment or compensation. It is the customer's responsibility to contact their respective Relationship Manager if the gift has not been received by the end of the estimated delivery period stated above.
6. Delivery of the gift will be made against written acknowledgement or receipt of the items by the occupant at the address for delivery. No delivery of item(s) will be made to a P.O. Box address. All deliveries will be made within Malaysia only.
7. SCBMB may substitute the gift with any item of similar value at any time without prior notice.
8. SCBMB makes no representation or warranties with respect to the gift given in this Promotion and in particular makes no warranties with respect to the quality of the gift or its suitability to any purpose. SCBMB shall not be responsible for nor shall it accept any liability of whatsoever nature arising directly or indirectly from the Promotion and/or the gift howsoever arising or suffered by the customer.
9. Customers are advised to examine the gift upon receipt. If a customer finds the gift faulty or damaged, the customer must contact the vendors (as stated below) within three (3) days from receipt date. Warranty is provided by the manufacturer, and any claims shall be forwarded to the manufacturer concerned.

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11. SCBMB may change these Terms and Conditions at any time without prior notice. For updated versions of these Terms and Conditions, please revisit this page from time to time. SCBMB may also withdraw or discontinue the Promotion without notice.
12. Customers are reminded that they are subject to all other terms and conditions governing the Investment, including its availability.
13. These terms are governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysia courts.