

STANDARD CHARTERED BANK MALAYSIA BERHAD

10x Reward Points campaign (25 July 2018 – 31 December 2018)

Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**Bank**") 10x Reward Points Campaign ("**Campaign**") will run from 25 July 2018 to 31 December 2018, 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. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility

4. The campaign is only open to customers with the following credit cards issued by the Bank:
 - i. Priority Banking Visa Infinite,AND
 - ii. and who have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period,AND
 - iii. maintain their Priority Banking membership with minimum AUM of RM250,000. If the Priority Banking membership has ended or the required minimum AUM of RM250,000 is not maintained the credit cardholder will not be eligible to enjoy this Campaign.("Eligible Cardholders")

The 10x Reward Points

5. Eligible Cardholders will be rewarded with 10x Rewards Points in the manner set out below:-

- (a) Ten times (“10X”) Rewards Points for every RM1.00 of purchase payment made in Ringgit Malaysia at selected partners. The complete list for selected partners is available on our website at www.sc.com/my (“Qualified Transactions”)

For the avoidance of doubt; the 10x Reward Points given for this campaign is aggregated together with one (1x) Reward point benefit given to the Priority Banking Visa Infinite on local spending as illustrated under the table (A) below.

Table (A)

Spending period	Local Spend	Selected Partners
Non-campaign period (till 24 July 2018)	1X	N/A
Campaign period (25 July till 31 Dec 2018)	1X	9X

For the avoidance of doubt, if Mr.A spends RM100 at the selected partner during the campaign period, he will earn 1,000 Reward Points being 10X Reward Points instead of 1X Reward Points.

6. The amount of Reward Points that can be earned by Eligible Cardholders (inclusive spending by Supplementary cardholders) throughout the Campaign Period is capped at 10,000,000 Reward Points per tracking month, subjected to a sub-capping of 100,000 Reward Points per Eligible Cardholder (Inclusive spending by Supplementary Cardholder) for the tracking month.

Tracking Month	Spending (Transaction) period	Reward Points capping
Month-1	25 July 2018 till 31 August 2018	10,000,000
Month-2	1 September 2018 till 30 September 2018	10,000,000
Month-3	1 October 2018 till 31 October 2018	10,000,000
Month-4	1 November 2018 till 30 November 2018	10,000,000
Month-5	1 December 2018 till 31 December 2018	10,000,000
Total Reward Points		50,000,000

7. The Qualified Transactions for the purposes of rewarding the 10X Rewards Points will be calculated according to the sequential order of the transaction done until the capping as stated in clause 6 above is achieved.
8. The Reward Points will be credited to the Successful Eligible Principal Cardholder’s credit card account within 60-days after the end of the relevant transaction months as seen in the table in clause 6 above. A month is defined as the period which runs from the first day of a calendar month to the last day of that calendar month.
9. The Reward Points are not transferable or exchangeable for cash or any other items.

Participation

10. The amount of Qualified Transactions made by the Principal Cardholder and Supplementary Cardholder will be calculated together and posted into the Principal Cardholder credit account.
11. Eligible Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Eligible Cardholder, or if the Bank discovered at any time that the Eligible Cardholder did not satisfy the requirements under this campaign during the Campaign Period or are not eligible for the Campaign, the Bank reserves the right to claim any Reward Points credited into the Eligible Cardholder's account, at the Bank's discretion, and the Eligible Cardholder agree for this to be done:
 - 11.1 the bank shall reverse the Reward Points that was rewarded under this campaign out from the credit card account where the Reward Points was credited.
12. If the Eligible Cardholder closes and/or cancels his eligible card as stated in before the Reward Point is credited, the cardholder loses his/her entitlement to the Reward Points, and is not entitled to any payment or compensation.
13. For transactions successfully registered under the Bank's easy payment schemes with the selected partners, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards the Reward Points and not the monthly billed instalment amount.
14. Charges which are subsequently voided, disputed or charged-back to the card, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Campaign.

General

15. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
16. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters, dispute or claim arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
17. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platform (i.e: Bank website at sc.com/my or branch or SMS or EDM)
18. Eligible Cardholder(s) acknowledge and agree to access SCBMB website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.
19. By participating in the Campaign, all participants:

- a) agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - b) consent for the Bank to disclose or publish their personal information such as their names and identities and any general information that the Bank sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - c) grant the Bank 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.
20. 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.
21. All information is accurate at the time of publication