

STANDARD CHARTERED CREDIT CARD MEMBER GET MEMBER CAMPAIGN 2020 TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Credit Card Member Get Member Campaign (“**Campaign**”) will run from **1 May 2020 to 31 July 2020**, 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 with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail limited only to the inconsistencies.

Eligibility

4. This Campaign is open to all of the Bank’s clients, except the Bank’s permanent or contract staff on Front Line Incentive Plan (FLIP), who fulfil the following conditions (“Eligible Referrer/participants”):
 - a) have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
 - b) introduce new clients to successfully sign up for at least 1 eligible credit card as principal card from 1 May – 31 July 2020 and ensure that all the criteria for successful referral set out in this Campaign terms are fulfilled. An ‘eligible credit card’ for the purpose of the campaign is:
 - (i) Platinum Mastercard Basic
 - (ii) Liverpool FC Cashback
 - (iii) JustOne Platinum MasterCard
 - (iv) Visa Platinum
 - (v) WorldMiles World MasterCard
 - (vi) Priority Banking Visa Infinite;
 - c) Submit a fully completed Member-Get-Member Referral Form (“MGM Referral Form”).
5. In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“Eligible Referee”):
 - a) Eligible Referee must be new to the product with no previous holding of any Standard Chartered credit card as principal card for the past 6 months prior to commencement of this Campaign Period;
 - b) Eligible Referee is not the Bank’s permanent and/or contract employees on Front Line Incentive Plan (FLIP);
 - c) individuals over the age of 21 years;
 - d) successfully signed up for eligible credit card during the Campaign Period. The eligible credit cards terms and conditions are available at <https://av.sc.com/my/content/docs/my-client-terms-and-product-terms-for-credit-card.pdf>; and
 - e) referee’s mobile number provided for credit card application and registered in bank system is the same as referee’s mobile number in the Member Get Member Form as stated in Clause 7 below.

6. By completing the Referral Form the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
- that the Referrer has obtained consent from the Referee to disclose his/her name and contact details to the Bank;
 - that the Referee has no objections to the Bank contacting them for the purposes of this Campaign;
 - that the Referrer has informed the Referee to read the privacy notice at the Bank's website <https://www.sc.com/my/data-protection-privacy-statement/>; and;
 - that the Referrer agrees and consents for his/her name to be disclosed to the Referee for the purposes of this Campaign.

Participation

- To enter this Campaign, the Eligible Referrer must refer their friend(s) / family by completing and submitting the MGM Referral Form.
- The Eligible Referrer cannot refer themselves as the referral under this campaign.
- If the Bank discovers at any time that the referee did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.

Rewards

- Eligible Referrer with Successful Referral(s) will be entitled to reward as stated below:

Number of Successful Referrals	Reward
1 to 4 approved Principal Credit Card(s)	RM 50 cashback for each approved principal credit card per month
5 to 9 approved Principal Credit Cards	RM 70 cashback for each approved principal credit card per month
≥10 approved Principal Credit Cards	RM 100 for each approved principal credit card per month

Illustrations:

Number of Referrals	Number of approved Principal Card(s)	Cashback calculation
3 referrals in May 2020	<ul style="list-style-type: none"> 3 successfully approved principal cards in May 2020 	RM50 x 3 = RM 150
8 referrals in May 2020	<ul style="list-style-type: none"> 3 successfully approved principal cards in May 2020 5 successfully approved principal cards in June 2020 	(RM50 x 3) +(RM70 x 5) = RM 150 + RM 350 = RM 500

10 referrals in May 2020	<ul style="list-style-type: none"> 10 successfully approved principal cards in May 2020 	RM100 x 10 = RM1,000
--------------------------	--	-----------------------------

- An Eligible Referrer is only eligible to receive the cashback once(1) for each Referee. For avoidance of doubt, the cashback applies to Principal Card applications only. Applications from existing supplementary card holder for a new principal card will be included.
- Applications for second principal card and/or supplementary card will not be included.
- To be eligible for reward, Referee's principal credit card application must be submitted within the campaign period and be approved by August 31, 2020. Any principal card which was approved after August 31, 2020 will not be eligible for reward, as stated below:

Referral date	Date of Principal Card Approved	Reward
May 3, 2020	June 30, 2020	Eligible
May 3, 2020	July 1, 2020	Eligible
July 31, 2020	September 1, 2020	Not Eligible

- Referee's principal credit card must also be activated within 30 days from card approval date to be eligible for reward.
- Successful referral(s) is/are counted and will be rewarded on a monthly cycle basis and is/are not accumulated to subsequent months. There will be a total of 4 cycles as stated below:

Cycle	Date (Start)	Date (End)
1	May 1, 2020	May 31, 2020
2	June 1, 2020	June 30, 2020
3	July 1, 2020	July 31, 2020
4	August 1, 2020	August 31, 2020

- The Cashback will be capped at RM 1,500 per Eligible Referrer per month for Standard Chartered Credit Card referrals; and capped at RM 6,000 per Eligible Referrer throughout the entire campaign.
- The Campaign Cashback will be capped at RM12,500 per month, based on the card approval date from the Bank from the earliest until the capping amount stated in this clause is exhausted.
- The Cashback will be credited into the Eligible Referrer's Principal SCBMB credit card.
- If the Eligible Referrer does not have a credit card, then the Eligible Referrer must apply for a credit card. If the credit card application gets rejected, then the Cashback will be credited into the Eligible Referrer's SCBMB current account/savings account.
- Cashback will be credited to the Eligible Referrer within 120 days from the last day of the Campaign.

11. The three (3) Eligible Referrers with the most Successful Referee(s) during the campaign period will be entitled to Top Referrer Reward of a Dyson Supersonic Hair Dryer(one unit for each of the top three Referrers). In the event of a tie, the Top Referrer Reward will go to the first three (3) Eligible Referrers who reach the most Successful Referrals the fastest, based on the Eligible Referee's credit card approval date.

- a) Dyson Supersonic Hair Dryer will be couriered to the Eligible Referrer's address within (120) days from the last day of the Campaign. The Bank will not entertain any request to change the Reward.
- b) Gifts will be delivered by courier to the customer's latest mailing address in the Bank's records. However, delivery will not be made to any address outside Malaysia. Customer whose mailing address in the Bank's record is an address outside Malaysia and/or a PO Box address must provide the Bank with a suitable delivery address at the time of application. If no such address is provided, the customer must collect his/her Gift from the location notified by the bank.
- c) Delivery will be made against written acknowledgment of receipt of the items by the occupant(s) at the delivery address. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.
- d) Gifts which are not claimed by 30 November 2020 will be forfeited. Customer whose Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.

12. The referral will be considered as a Successful Referral when he/she: -

- a) Has not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before his/her credit card under this Campaign is issued; and
- b) Applies for Standard Chartered Bank Malaysia eligible Principal credit card; and
- c) Has the eligible Principal credit card approved within the Campaign Period, refer to clause 10(c); and
- d) Referee's mobile number provided for credit card application and registered in bank system is the same as referee's mobile number in the Member Get Member Form.

13. The Bank's decision on records of the Referral's application and Referees' cards approval dates will be final and conclusive.

14. The approval of each application is subject to the Bank's usual approving criteria.

15. If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.

16. If you do not receive the Reward within the scheduled fulfillment date as in clause 10 j) & 11 a) above, you must inform us within 10 days from the latest scheduled fulfillment date. We will arrange for the fulfillment of the Rewards to you after the bank confirmed that you had fulfilled the requirement.

General

17. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.

18. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on the Bank's website at sc.com/my.
19. By participating in this Campaign, all participants:
- (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward; and
 - (ii) agree to participate in any interviews or other publicity events required by the Bank; and
 - (iii) 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
 - (iv) 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.