

Standard Chartered 5% Cashback at Caring Pharmacy (1 May 2019 – 31 December 2019) Terms and Conditions

Offer

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") 5% Cashback at Caring Pharmacy ("Offer") commences on 1 May 2019 and ends on 31 December 2019, inclusive of both dates ("Offer Period").
2. By participating in this Offer, participants agree to be bound by all the terms and conditions below.
3. These terms and conditions must be read together with the relevant banking agreements that are applicable to the product.

Eligibility ("Eligible Cardholders")

4. This Offer is open to cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card"), 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 Offer Period.
5. Individuals below the age of 21 years are not eligible for this Offer.
6. Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Offer Period or within 3 months after the Offer Period, will not be entitled to receive any cashback under this Offer.

Participation

7. To participate in the Offer, Eligible Cardholders must spend the required minimum amount of RM250 at Caring Pharmacy in Malaysia in a single transaction ("Minimum Spend Criteria") on weekdays (Monday to Friday) using their SCBMB Card throughout the Offer Period ("Eligible Transaction").
8. Transactions made on the last day of each calendar month must be posted to the Eligible Cardholder's credit card account(s) by the 7th of each calendar month to be included as Eligible Transaction. Please note that transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.
9. 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 Eligible Transaction for the purposes of this Offer.

Cashback

10. Table A

Cashback	Minimum Spend Criteria	Cashback capping per Eligible Cardholder per calendar month	Cashback allocated per calendar month
5% Cashback on Eligible Transaction	RM250 at Caring Pharmacy in a single transaction on weekdays (Monday to Friday)	RM20	RM8,000

11. Eligible Cardholder will be selected in sequential order from the first Eligible Cardholders who meet the Minimum Spend Criteria until it reaches the maximum capping of cashback allocated per calendar month, as per Table A above.
12. Cashback will be rewarded base on the transaction description with merchant name “Caring Pharmacy” as shown in the Bank’s system.
13. The assignment of merchant name identifying the participating merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct merchant name to the relevant transaction. The Bank shall not be held responsible for any incorrect assignment of merchant name by the acquiring bank at the eligible merchant.
14. Cashback is capped at RM20 per Eligible Cardholder per calendar month throughout the Offer Period.
15. Cashback is limited to one (1) per Eligible Cardholder per calendar month, regardless of how many SCBMB Card they hold.
16. The total amount of cashback available for this Offer is capped at RM64,000 only.
17. All cashback will be credited into the Eligible Cardholder’s principal SCBMB credit card account as determined by the Bank within eight (8) weeks after the end of the Offer Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholder once the cashback has been credited to their credit card account.
18. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 18.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 18.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Offer.

TERMS AND CONDITIONS
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Standard Chartered Bank Malaysia Berhad (115793-P)

19. This refund may be done by either of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
 - 19.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 19.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
20. If a cardholder closes and/or cancels all his SCBMB Card account(s) before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/or savings account with the Bank.

General

21. The Bank's records of details and transactions are final and conclusive for purposes of this Offer.
22. The Bank's decisions relating to this Offer 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.
23. The Bank may vary any of these Terms and Conditions and extend the Offer Period. Any such change will be announced on the Bank's website at sc.com/my, and in the Bank's branches.
24. By participating in the Offer, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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
 - (iii) 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.
25. The Offer 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 Offer.