

## Terms and Conditions DuitNow CNY Campaign - 2021

### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB**") (referred to as "the Bank") **DuitNow CNY Campaign - 2021 ("Campaign")** will run from 26 January 2021 to 26 February 2021, inclusive of both dates ("**Campaign Period**").
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below.

### Eligibility

3. The Campaign is only open to New Customers and Existing Customer who:
  - a) apply for and whose applications are approved by the Bank for any of the Savings and Current Account (CASA) with SCBMB ("Conventional CASA"), or Tawarruq based Islamic Savings and Current Account ("Islamic CASA") with Standard Chartered Saadiq Berhad ("SCSB") only during the Campaign Period;
  - b) Maintain all their CASA with SCBMB or Islamic CASA with SCSB during the campaign period
  - c) Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period,  
**("Eligible Customers")**

"New Customers" mean applicants who have not held any Conventional CASA and/or Islamic CASA as principal accountholder within the past 6 months before the applicant's CASA under this Campaign is opened.

"Existing Customers" means applicants who have maintained any Conventional CASA and/or Islamic CASA as a principal accountholder before the campaign period.

4. New Customers and Existing Customers whose Conventional CASA / Islamic CASA accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

## Participation

5. To participate in this Campaign, Eligible Customers must:
  - (i) have their Conventional CASA/ Islamic CASA application successfully approved within the Campaign period; **and**
  - (ii) Eligible Customer who performs a successful outward transfer using DuitNow on their Conventional CASA/ Islamic CASA during the Campaign period (Daily Angpow Cashback criteria) (**“Successful Eligible Customers”**)
6. The Bank’s decision on records of the application and approval dates will be final and conclusive.
7. The approval of each application is subject to the Bank's usual approving criteria.

## Cashback

8. The **Successful Eligible Customers** will receive the following reward(s) (“Cashback(s)”) as set out in Table A below:
  - a. **12 Daily Angpow Cashback [Reward]**
    - Targeted to SCBMB and SCSB customer who maintain Conventional CASA/ Islamic CASA account
    - Targeted to New to Conventional CASA/ Islamic CASA account with SCBMB/ SCSB which open during the Campaign period
    - Daily Angpow worth double the DuitNow amount transacted for the day for outward transfer using DuitNow will be offered to 12 lucky customers on daily basis
    - Daily Angpow will be available for 32 days of the Campaign period (Day 1 to day 32 from the Campaign launch date)
    - Daily Angpow capped for first 12 customers daily at a maximum cashback amount capped at RM100.
    - Each client can only win 1 Angpow daily during the Campaign
    - Total winners capped at 384 customers for the Campaign period
    - Total Daily Angpow capped at RM38,400 for the Campaign period
    - Cashback will be credited to customers CASA account within 60 days after the Campaign ended

9. Only one (1) Cashback will be given to the Successful Eligible Customer per day regardless of number of Duitnow outwards approved transaction for Daily Angpow Cashback Criteria.
10. The customer loses his/her entitlement to the Cashback(s) and must immediately refund the value of the Cashback(s) to the Bank if:
  - a) The customer breaches any of the terms and conditions of the SCBMB CASA / SCSB Islamic CASA; or
  - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
11. This refund may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers agree for this to be done:
  - a) The Bank may charge the refund amount to the customer's Conventional CASA / Islamic CASA account; or
  - b) The Bank may debit the refund amount from any Conventional CASA/Islamic CASA account held by the customer with the Bank.
12. If a customer applies or subscribed for several different Conventional CASA/Islamic CASA/DuitNow under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
13. The Bank will not entertain any request to change the Cashback crediting method.
14. Fulfilment will be done within 45 days after the completion of campaign
15. Cashback will be credited within 60 days after the completion of campaign

## Mechanic(s)

16. Eligible Customer must follow below criteria in order to participate in this campaign.

### a. 12 Daily Angpow Cashback [ Reward ]

- Daily Angpow worth double the DuitNow amount transacted for the day for outward transfer using DuitNow will be offered to 12 lucky customers on daily basis
- 12 Daily Angpow will be available for 32 days of the Campaign period (Day 1 to day 32 from the campaign launch date)
- Daily Angpow capped for 12 customers daily with a maximum capped cashback amount of RM100
- Each client can only win 1 Angpow daily during the Campaign
- Total winners capped at 384 customers for the Campaign period
- Total Daily Angpow capped at RM38,400 for the Campaign period

## 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 any of the Bank's electronic or non-electronic communication platform (i.e: Bank website at [sc.com/my](http://sc.com/my) or branch or SMS or EDM)
19. Eligible Customer(s) acknowledge and agree to access the Bank's 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.
20. 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;
  - (ii) agree to participate in any interviews or other publicity events required by the Bank;
  - (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.

21. 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.