

STANDARD CHARTERED BANK MALAYSIA BERHAD “Trip to Anfield Campaign 2” TERMS & CONDITIONS

1. The Standard Chartered Bank Malaysia Berhad (“SCB”) “Trip to Anfield Campaign 2” (“Campaign’) Terms and Conditions is valid from 22 January, 2018 to 31 March, 2018 (“Campaign Period”) both dates inclusive.
2. By participating in this Campaign, participants are to be bound by all the terms and conditions as stated herein.
3. This Campaign Terms are to be read together with SCB’s Client Terms, Current/Cheque/Savings Account and Fixed Deposit Terms. If there is any inconsistency between these Campaign Terms and other terms, these Campaign Terms will prevail.

Eligibility

4. This Campaign is open to new Privilege Savings accountholders whose account were acquired by Employee Banking sales team during the Campaign Period and also all existing Privilege Savings Account customers (hereinafter referred to as “Eligible Accountholders”).

The Prize

5. The Bank will award four (4) winners to a 3Day/ 2 Night paid trip to UK. Each winner is entitled to:-
 - 2 Match tickets (to be decided by the Bank)
 - 2 Return economy flights to Manchester with an Airline to be decided by the Bank
 - 3D2N stay in a 4 star hotel to be decided by the Bank on twin sharing basis (Bed and breakfast)
 - Anfield Stadium tour for 2 person
 - Return airport and stadium transfers for 2 person (“Anfield Trip”)

Participation

6. In order to be in the running for the Anfield Trip, Eligible Accountholders will earn entry/entries based on the following during the Campaign Period:
 - i). Each multiple RM3,000 Incremental Average Balance in Privilege Savings Account during the Campaign month will earn the Eligible Accountholder one (1) entry.
7. For the purpose of this Campaign, the number of entry/entries are ascertained by calculating the incremental Average Balance of the relevant Campaign Month against the Customer’s Current and Savings account balance as at 31 December 2017 (“Baseline Date”).
 - i. **For existing Deposit customers:**
Incremental Average Balance of the month = Average Balance in Privilege Savings Account during the month – total Current and Saving’s account balance as at Baseline Date

ii. For New Deposit Customers who opens Privilege Savings Account:

Incremental Average Balance of the month = Average Balance in Privilege Savings Account during the month

Average balance during the month is defined as the total end day balances of each day during the month divide by the number of days during the month; or the number of days from account open date till month end. New Deposit Customers, the baseline balance is deemed to be zero.

Example 1: Customer open account on 25 January 2018.

January	End of Day Balance (RM)
25 Jan	10,000
26 Jan	15,000
27 Jan	25,000
28 Jan	15,000
30 Jan	10,000
31 Jan	10,000
TOTAL	85,000

The average balance for the month of January is RM85,000 divide by 6 days = RM14,166. Hence the number of entries for January is 4 (RM14,166 divide by RM3,000).

iii) At the end of the Campaign Period, all Eligible Accountholders with at least one(1) Entry will be listed (“List”) in accordance with the Eligible Accountholder’s unique bank client internal identification number, in the Bank’s record. After which, Eligible Cardholder who has further Entries will be added into the List a second time, again in accordance with their unique internal identification number in the Bank’s records, then a third time and so on until all their Entries have been exhausted.

iv) The total number of Entries in the List will be divided by three (3) and the result rounded down to the nearest whole number. The 4 Winners will be identified based on the position number.

Example: If there are total of 18,000 Entries during the Campaign Period, then that total of 18,000 will be divided by 3. The result is 6,000. Hence, Eligible Accountholder with Entries at position number 6,000, 6,001, 6,002 & 6,003, will be entitled to win the Trip to Anfield (“Shortlisted Winners”)

v) Shortlisted Winners will be called at his/her latest telephone number in the Bank’s records, within 14 working days from the end of the Campaign Period. If the Shortlisted Winner cannot be contacted after three (3) attempts, a new Shortlisted Winner will be selected and the calling process will be repeated.

8. In the event that there are Joint Account Holders, the Trip to Anfield shall be awarded only to the primary Account Holder only.

9. If the Bank discovers at any time that the Eligible Accountholder fails to satisfy the requirements under this Campaign, the Eligible Accountholder loses his/her entitlement to the Trip to Anfield.

10. Each winner is only entitled to win 1 Trip to Anfield from this Campaign or other Campaign run by the Bank of the same prize.
11. The Trip to Anfield cannot be transferred, nor can they be exchanged for cash or for any other item.
12. It is the responsibility of the traveler to gain a valid passport and if required, visa to the UK
13. Winners whose Privilege Savings Account/s are suspended, cancelled or terminated for any reason during the Campaign Period or within one (1) month after the Campaign Period ends will not be entitled to the Trip to Anfield under this Campaign.

General

14. The Bank's records of details, dates of registration, and transactions are final and conclusive for purposes of this Contest.
15. The Bank's decisions relating to this Campaign are final and binding upon all Eligible Accountholders. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
16. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at sc.com/my, and in the Bank's branches.
17. By participating in the Campaign, all Eligible Accountholders:
 - (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 Trip to Anfield;
 - (ii) agree to participate in any prize giving ceremony, 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 Contest, marketing, commercial or other related purpose, without any payment or compensation.
18. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
19. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.