

STANDARD CHARTERED BANK MALAYSIA BERHAD

Spend & Win Your Way to the League (12 November 2018 – 28 February 2019)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad Spend & Win Your Way to the League (“Campaign”) commences on 12 November 2018 and ends on 28 February 2019, inclusive of both dates (“Campaign Period”).
- 2) The Campaign is open for both Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) customers. SCBMB and SCSB can be referred to collectively or either one as “Bank”.
- 3) This Campaign comprises of the following types of prizes:-
 - Daily Cashback Prize : Spin the Wheel
 - Grand Prizes : (1) Trip To Anfield, United Kingdom Contest
(2) Trip To Madrid Contest
- 4) By participating in this Campaign, participants agree to be bound by all the terms and conditions below and any of the Bank’s relevant banking agreement. If there are any inconsistencies between these terms and conditions and the relevant banking agreement, these terms and conditions shall prevail limited to the specific inconsistencies only.
- 5) This is a join campaign between SCBMB and SCSB.

Eligibility

- 6) Eligible Participants are defined as follows:-
 - i) Daily CashBack Prize;
 - is open to all credit cardholders of any card type (“SCBMB Credit Cards”) (other than corporate / business cards) issued by the Bank;
 - and cardholders 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. This is not applicable for SCSB.
 - ii) Trip To Anfield, United Kingdom Contest;
 - is open to SCBMB Credit Cards, debit cardholders (“SCBMB Debit Cards”), debit card-i holders (“SCSB Debit Card-i(s)”) of any card type (other than corporate / business cards) and Liverpool FC debit cardholders (“LFC Debit Card”) issued by the Bank;



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- and cardholders 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.
- iii) Trip to Madrid Contest;
 - is open to Liverpool FC Cashback credit cardholders issued by the Bank (“LFC Credit Card”);
 - and cardholders 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.
 - This is not applicable for SCSB.

(Eligible participants in Clause 6i, 6ii and 6iii are collectively referred to as “Eligible Cardholder”)

- 7) This campaign is not eligible for all Islamic current / savings accounts based on Qard.
- 8) Individuals below the age of 21 years are not eligible to apply for a primary credit card and therefore not eligible to participate in this Campaign. *(Note: CASA can be open by individuals 18 years and above)*
- 9) Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.
- 10) The trip to Anfield, United Kingdom Contest is applicable for both SCBMB and SCSB.

Participation and Qualifying Criteria

- 11) To participate, Eligible Cardholders must:

11.1 Successfully registered their SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card by:

- (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 62 (“SMS Registration”); or
- (b) Register online at <https://www.sc.com/my/campaign/credit-card-spend-v23/register/> (“Website”) as explained in Clause 63 (“Online Registration”).

(together will be referred to as “Registration”)

AND

11.2 Spend a minimum of RM100 (“Minimum Spend Criteria”) in a single retail transaction (either local or overseas spend) using their SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card within the Campaign Period (“Eligible Transaction”).



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- 12) The Bank will automatically register all LFC Credit Card or LFC Debit Card cardholders whose card is approved and/or issued during the Campaign Period to participate in this Campaign. Should the Eligible Cardholder decided not to participate, he/she may contact the Bank to opt out from this Campaign.
- 13) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card, the transaction amount authorised in the Eligible Cardholder's SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Cardholder has made an Eligible Transaction.
- 14) Each Eligible Cardholder is required to register only once throughout the Campaign Period regardless of how many types of cards or card-i(s) the Eligible Cardholder hold with the Bank.
- 15) Retail transactions exclude cash advance, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payment fees, disputed transactions, Balance Transfers, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-on-Call and Cheque-on-Call Plus.
- 16) For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amount will not count towards meeting the Minimum Spend Criteria.
- 17) 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.

Campaign Mechanics for Daily Cashback Prize

- 18) The Daily Cashback Prize is only applicable to Eligible Transaction made on any SCBMB Credit Cards. Eligible Transaction made on any SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card are not eligible to win any Daily Cashback Prize.
- 19) Once an Eligible Cardholder fulfils the criteria as stated in Clause 11, a SMS with a clickable link generated by an automated computerised system will be sent to the Eligible Cardholders' mobile number registered with the Bank.
- 20) Eligible Cardholders are required to click on the link to play the Spin the Wheel game ("Game") which will then confirm if the Eligible Transaction done is entitled for Daily Cashback Prize. To play the game, internet connectivity on the Eligible Cardholder device is required.
- 21) Each Eligible Cardholder will only receive one (1) link in one (1) SMS with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 12 November 2018 to 2359 hours



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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28 February 2019, whereby Eligible Cardholder can only access the link during the stipulated period as above.

- 22) Eligible Transaction charged to the supplementary cardholders will be counted as an Eligible Transaction made by the principal cardholder for the purposes of this Campaign and SMS will only be sent to principal cardholder to play the game.
- 23) Eligible Transaction shall exclude the following transactions:

- o Utilities/Insurance/Telecommunication

Merchant Category Code (MCC)	Description
4814	Telecommunication Services
4899	Cable, Satellite and Other Pay Television and Radio Services
4900	Electric.Utilities
5960	Direct Marketing.Insurance Services
5968	Direct Marketing.Continuity/Subscription
6300	Insurance Sales, Underwriting and Premiums

- o Petrol

Merchant Category Code (MCC)	Description
5541	Fuel Service Stations Manual
5542	Fuel Dispenser Automated

- o Government Services

Merchant Category Code (MCC)	Description
9211	Court Costs including Alimony and Child
9222	Fines Government
9223	Bail and Bond Payments Government
9311	Tax Payments
9399	Government Services
9402	Postal Services.Government Only



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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o Professional and Commercial Services

Merchant Category Code (MCC)	Description
6010	Member Financial Institution.Manual Cash
6011	Member Financial Institution.Automated Cash
6012	Member Financial Institution.Merchandise
6050	Quasi Cash.Member Financial Institution
6051	Quasi Cash.Merchant
6211	Securities.Brokers/Dealers
6513	Real Estate Agents and Managers.Rentals
6529	Remote Stored Value Load.Member Financial
6530	Remote Stored Value Load.Merchant
6531	Payment Transaction Provider.Money
6532	Payment Transaction Provider.Member
6533	Payment Transaction Provider.Merchant.
6534	Money Transfer.Member Financial Institution
6535	Value Purchase.Member Financial Institution

o Others

Merchant Category Code (MCC)	Description
7000	CEPP Smart Instalment
8398	Organizations, Charitable and Social Service

- 24) Once an Eligible Cardholder had registered either via SMS Registration or Online Registration as explained in Clause 62 and 63 respectively, the Bank will require up to 3 working days to update the Eligible Cardholder's registration into the Bank's system. The Eligible Cardholder will only receive SMS to play the game for the Eligible Transaction made after 3 working days from the date of registration.

Example:
 Mr A registers via SMS on 22 November 2018 and make an Eligible Transaction on 23 November 2018. Mr A will not receive SMS to play the game as his registration will only be updated on 25 November 2018 and take effect on 26 November 2018. Thus, Mr A will receive SMS to play the game when he makes an Eligible Transaction on 26 November 2018 onwards.



TERMS AND CONDITIONS
 Standard Chartered Spend & Win Your Way to the League
 (12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- 25) Only mobile number registered in Malaysia will receive the SMS to play the game and stand to win daily cashback. Eligible Cardholder who has non-Malaysia registered mobile number will not receive the SMS to play the game and win daily cashback.
- 26) The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any interruption before, during or after the Eligible Cardholder played the game which in any way would cause the Eligible Cardholder to lose his/her chance to play the game. Eligible Cardholders shall solely responsible for all fees and charges imposed by their service providers.
- 27) The Bank are not responsible for any failure or delay in the transmission of the SMS by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

Campaign Mechanics for Daily Cashback Prize

- 28) The total quantity of Daily Cashback Prize available throughout the Campaign Period is as follows:

No.	Daily Cashback Prize Description	Total Available Quantity
1	RM5 Cashback	136,904
2	RM10 Cashback	10,900
3	RM15 Cashback	545
4	RM20 Cashback	545
5	RM25 Cashback	545
6	RM50 Cashback	327
7	RM75 Cashback	327
8	RM99 Cashback	327
TOTAL		150,420

- 29) All Eligible Transactions will be calculated from Malaysian time 0000 hours 12 November 2018 to 2359 hours 28 February 2019 during the Campaign Period.
- 30) An Eligible Cardholder is entitled to win a maximum of two (2) Daily Cashback Prize(s) per day, regardless of how many Eligible Transaction he/she transacted.
- 31) All Daily Cashback Prizes will be credited to the Eligible Cardholder's principal credit card account within 60 working days from the Campaign end date. Should the cashback that was won by the Eligible Transaction done by the supplementary credit cardholder, the cashback will be credited to the supplementary credit card account. SMS will be sent to the principal credit cardholder registered mobile number with the Bank to inform them that the Cashback Prizes amount has been credited to the principal and/or supplementary credit card account.



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- 32) The cardholder loses his/her entitlement to the Cashback Prizes and will have to refund the Cashback Prizes to the Bank if:
- 32.1 the cardholder breaches any of the terms and conditions of the SCBMB Cards; or
 - 32.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 33) This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
- 33.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 33.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
- 34) If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the Cashback Prizes is credited, the cardholder loses his/her entitlement to the Cashback Prizes, and is not entitled to any payment or compensation. Cashback Prizes will not be paid to the cardholder's current and/or savings account with the Bank.

Winner Selection

- 35) Winners will be selected based on a prefixed Cashback Prizes placement according to the sequential order of the transaction done on that day until the capping for the number of Daily Cashback Prize has reach the capping as stated in Clause 28.
- 36) Transactions that do not fall under the prefixed Cashback Prizes placement will not be eligible for Daily Cashback Prize.

Campaign Mechanics for the Grand Prizes

- 37) Once an Eligible Cardholder fulfills the criteria as stated in Clause 11, the Eligible Cardholder will earn entry(ies) as defined in Table A below for every RM100 spent.

Criteria	For LFC Credit Card/ LFC Debit Card	For all other cards other than LFC Credit Card/ LFC Debit Card
Local Retail Spend	5x	1x
Overseas Retail Spend	10x	2x
First spend on new card approved and/or issued during Campaign Period	50x	10x

(Table A: Entries Table)

- 38) New card refers to cardholders whose application for any SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card during the Campaign Period is approved and/or



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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issued and who has not hold any of the cards within six (6) months prior to the commencement of this Campaign.

- 39) Should the Eligible Cardholder made multiple transactions on the same day the first spend was made, the Bank will take the transaction with the highest spend amount to compute the no. of entries earned.
- 40) There is no exclusion of any Merchant Category Code for Eligible Transaction for Grand Prizes but there is exclusion of MCC for Daily Cashback Prize as stated in Clause 23 as above.
- 41) Any determination by the Bank as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.
- 42) Eligible Transactions made by 28 February 2019 must be posted to the Eligible Cardholder's SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card account(s) by 5 March 2019 to be included towards the computation of number of entries. 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.
- 43) Eligible Cardholders shall earn and accumulate entries as define in Table A above during the Campaign Period to be in the running to win one (1) of the Grand Prize as stipulated in Table B below regardless of the date of the registration provided that the registration is made within the Campaign Period.

Category	Eligibility	Prize	Total Winners during Campaign Period
Trip to Madrid to watch UEFA Champions League Final match	Applicable to LFC Credit Card only	Trip for two (2) to Madrid which includes the following:- <ul style="list-style-type: none"> • Return economy class flight tickets for two (2) people on an airline of the Bank's choice from Kuala Lumpur to Madrid Airport, Spain, as decided by the Bank; • Return Airport and stadium transfers within Madrid • 2 tickets to the UEFA Champions League Final match <i>(Refer to Table C for the match details)</i> • Accommodation for three (3) nights in Madrid in a 4-star hotel of the Bank's choice on twin sharing basis (breakfast inclusive) • Private city tour 	1



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

sc.com/my
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<p>Trip to Anfield, United Kingdom to watch a Premier League match</p>	<p>Applicable to all SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card</p>	<p>Trip for two (2) to Anfield, United Kingdom which includes the following:-</p> <ul style="list-style-type: none"> • Return economy class flight tickets for two (2) people on an airline of the Bank's choice from Kuala Lumpur to Manchester Airport, United Kingdom , as decided by the Bank; • Return Airport and stadium transfers within Liverpool • 2 main stand tickets to a Liverpool FC match against; <ul style="list-style-type: none"> • Tottenham Hotspurs F.C or; • Chelsea F.C or; • Huddersfield Town A.F.C <i>(Refer to Table D for the match details)</i> • Accommodation for two (2) nights in Liverpool in a 4-star hotel of the Bank's choice on twin sharing basis (breakfast inclusive) • Anfield Stadium tour 	<p>15</p>
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(Table B: Grand Prize(s))

Winner Selection

- 44) A total of sixteen (16) winners will be selected at the end of Campaign Period.
- 45) All Qualified Cardholders with Entries will be listed ("List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the List will be divided by sixteen (16) and the result rounded down to the nearest whole number. The winner will be customer appearing on the List at the position which matches the 1st multiple.

Example: If there are total of 48,000 Entries, then the total will be divided by 16. The result is 3,000. The first winner will be the customer at the position no. 3,000, the second winner at position no. 6,000, and so on until the 16th winner on the List is selected.

- 46) The first LFC Credit Cardholder who appear in the list of the sixteen (16) winners, he/she will be rewarded with the trip to Madrid to watch UEFA Champions League Final match. The remaining fifteen (15) winners will be rewarded with a Trip to Anfield, United Kingdom to watch Liverpool FC play in the Premier League. Should there be no LFC Credit Cardholder in the list of the sixteen (16) winners, the subsequent 17th winner will be selected until a LFC Credit Cardholder is selected.



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- 47) As there will be three (3) matches in Anfield, United Kingdom as shown in Table D below, the first five (5) winners selected will be assigned to watch the match on 30 March 2019, the next five (5) winners will be assigned to watch the match on 13 April 2019 and the final five (5) winners will be assigned to watch the match on 27 April 2019. The Bank will not entertain any request from the winners to change the match that was assigned.
- 48) The details of the trip to Anfield, United Kingdom and Madrid are as below:

Trip to Madrid				
Match Date	UEFA Champions League	Departure from Kuala Lumpur	Departure from UK	No. of Winners
1 June 2019	Final match	30 May 2019	2 June 2019	1

Table C: Trip to Madrid

Trip to Anfield, United Kingdom				
Match Date	Liverpool Vs.	Departure from Kuala Lumpur	Departure from UK	No. of Winners
30 March 2019	Tottenham Hotspurs F.C	28 March 2019	31 March 2019	5
13 April 2019	Chelsea F.C	11 April 2019	14 April 2019	5
27 April 2019	Huddersfield town A.F.C	25 April 2019	28 April 2019	5

Table D: Trip to Anfield, United Kingdom

- 49) In the event any of the Grand Prize winners did not meet all the criteria set out in this Campaign or a cardholder is chosen as a winner more than one (1) time, the next Eligible Cardholder named in the List will be selected as the new winner.

Other Terms & Conditions of Grand Prizes

- 50) Winners will be contacted by the Bank within two (2) weeks after the end of Campaign Period.
- 51) In the event the selected Winners are not contactable within three (3) working days, the Bank reserves the right to replace with a next-in-line Qualified Cardholders as the winner at its sole discretion. The Bank is not responsible for calls made to the Winners which are not answered or disconnected and/or due to any other whatsoever reasons. It is the Eligible Cardholders responsibility to ensure that their phone numbers in the Bank's record are current and updated with the Bank.
- 52) In the event the selected Winners are not contactable within three (3) working days, the Bank reserves the right to replace with a next-in-line Qualified Cardholders as the winner at its sole discretion. The Bank is not responsible for calls made to the Winners which are not answered or disconnected and/or due to any other whatsoever reasons. It is the Eligible Cardholders responsibility to ensure that their phone numbers in the Bank's record are current and updated with the Bank.



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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- 53) Winners are entitled to travel with a person of their choice whose details they will share with the Bank and whose travel is subject to them acquiring the required travel documents.
- 54) Winners are solely responsible for obtaining all necessary travel documentation that will enable them arrive in United Kingdom or Spain including passports and visas. Travel and other insurances are not included in the prize, and the winner is strongly advised to take out insurance cover for all appropriate risks.
- 55) Winners must be able to travel to United Kingdom or Spain to watch the match as per the stated date in Table C and Table D. Should the Winner unable to attend the above-mentioned Liverpool match/UEFA Champions League Final match during the specified period, then the Prize shall be forfeited and the Winner or travel partner shall not receive any compensation in kind.
- 56) Any Winners who is not in possession of a valid passport (or who is in possession of a temporary passport only) at the travel period may lose the chance to redeem the Prize. All passports or visa requirements must be taken by the Winners (or their travel partner) at their own costs. The Bank is not responsible for any consequences, including costs incurred, if the participants visa application is rejected or unavailable in time and reserves the right to withdraw the prize if, for any reason, the winner or their travel partner is unable to travel or attend the match.
- 57) Any additional cost, fees and/or expenses incurred by the Winners in relation to the Prize redemption which are not part of the Package are the sole responsibility of the Winners. Any additional cost resulting from upgrade (if permitted by the participating merchants) of Prize shall be borne by the Winners.
- 58) In the event that the match day is shifted due to television scheduling changes or any other reason, the Bank shall endeavour to make the necessary changes to the flight and hotel bookings mentioned herein.
- 59) Prize(s) are not transferable or exchangeable for credit or kind whether in part or in full.
- 60) Any dispute(s) arising out of the terms and conditions applicable to such Prize must be settled directly by the relevant Winners and the participating merchants. The Bank is not responsible for investigating or resolving any disputes between the Winner and the participating merchants and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 61) Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Prize. The Bank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winners as a result of the use of the Prize.



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TERMS AND CONDITIONS

Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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Registration

(A) SMS Registration

62) Any SMS Registration must comply with the following requirements:

- (a) Eligible Cardholder must register to participate in the Campaign:
 - by responding to the Bank's SMS sent to their mobile number maintained in the Bank's records and by typing L1 and sending the same to 66399 during Campaign Period.
- (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card held by the Eligible Cardholders including supplementary cards.
- (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
- (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES:

Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, P1 or WeBe mobile operators will be accepted by the SMS Service Provider.

There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

(B) Online Registration

63) Any Online Registration must comply with the following requirements:

- (a) Register online at <https://www.sc.com/my/campaign/credit-card-spend-v23/register/>
- (b) Each Online Registration received will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
- (c) The Online Registration must be received by the Bank within the Campaign Period. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.
- (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Credit Cards or SCBMB Debit Cards or SCSB Debit Card-i(s) or LFC Debit Card held by the Eligible Cardholder including supplementary cards.



TERMS AND CONDITIONS

Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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General

- 64) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the game.
- 65) Standard Chartered Bank Malaysia Berhad is the owner of the campaign & all the cost and funding will be borne by SCBMB.
- 66) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 67) 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.
- 68) 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.
- 69) 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.
- 70) 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.
- 71) All information is accurate at the time of publication.



TERMS AND CONDITIONS
Standard Chartered Spend & Win Your Way to the League
(12 November 2018 – 28 February 2019)

Standard Chartered Saadiq Berhad (823437K)

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