

Terms and Conditions Q4 2018 Cashback + Luggage Bag Online Acquisition Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB or the Bank") Q4 2018 Cashback + Luggage Bag Online Acquisition Campaign ("**Campaign**") will run from 1 October to 31 December 2018, inclusive of both dates ("**Campaign Period**").
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below and the relevant banking agreement that governed the relationship between the customer and the Bank.

Eligibility

3. The Campaign is only open to New Customers who:
 - a) apply for and whose applications are approved by the Bank for any of the following cards issued by the Bank ("SCB Credit Cards") during the Campaign Period:
 - (i) Cashback Platinum MasterCard
 - (ii) JustOne Platinum MasterCard;
 - (iii) Platinum Visa;
 - (iv) WorldMiles World MasterCard.
 - (v) Priority Banking Visa Infinite.

AND

- b) 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 Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

4. New Customers whose card 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 reward under this Campaign.

Participation

5. To participate in this Campaign, Eligible Customers must:
 - (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's online channel ONLY (i.e. through our website at www.sc.com/my); and
 - (ii) have their application successfully approved, all within the Campaign Period; and
 - (iii) must activate their approved SCB Credit Card within 45 days from the credit card approval date (Activation criteria) to be eligible for the RM30 cashback.
("**Successful Eligible Activation Customers**")

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- (iv) must spend at least RM 1,000 on their approved SCB Credit Card within 60 days from the credit card approval date (Spend criteria) to be eligible for the **24" Condotti Luggage Bag**.
("Successful Eligible Spend Customers")

Collectively known as ("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.

Reward A: RM30 cashback

8. The Successful Eligible Activation Customers will receive the following reward ("Reward A") as set out in Table A below:

Table A:

Card type	Online Channel Reward only
<ul style="list-style-type: none"> ▪ Cashback Platinum Mastercard ▪ JustOne Platinum Mastercard ▪ Platinum Visa ▪ WorldMiles MasterCard ▪ Priority Banking Visa Infinite 	<u>Successful Eligible Activation Customers</u> RM30 cashback

Reward B: Condotti Luggage Bag

9. The Successful Eligible Spend Customers will receive the following reward ("Reward B") as set out in Table B below:

Table B:

Card type	Online Channel Reward only
<ul style="list-style-type: none"> ▪ Cashback Platinum Mastercard ▪ JustOne Platinum Mastercard ▪ Platinum Visa ▪ WorldMiles MasterCard ▪ Priority Banking Visa Infinite 	<u>Successful Eligible Spend Customers</u> 24" Condotti Luggage Bag worth RM499

("Reward A" and "Reward B" are collectively known as "Rewards")

10. Only 1 unit of Reward A and 1 unit of Reward B will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved. The Bank will decide at its sole discretion on which Credit Card account would the Reward A be credited into
11. The customer loses his/her entitlement to the Rewards must immediately refund the value of the Rewards for the sum of RM30 or RM30 + RM499 to the Bank if:
- a) The customer breaches any of the terms and conditions of the SCB Credit Card; or

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- b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
12. This refund may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Activation Customers and Successful Eligible Spend Customers agree for this to be done:
 - a) The Bank may charge the refund amount to the customer's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
 13. If a customer applies for several different credit cards 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.
 14. The Bank will not entertain any request to change the Reward.
 15. If you do not receive the Reward A within 90 days from the last day of the month in which the card was approved, you must inform us within 120 days from the last day of the month in which the card was approved. We will arrange for the crediting of the Rewards to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Activation Customer's Credit Card account.
 16. The Reward B will be couriered to the Successful Eligible Customer within 150 days from the month in which the card was approved. 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.
 17. 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.
 18. Gifts which are not claimed by 31st May 2019 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.
 19. Customers are advised to examine the Gift upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Gift. Any dispute or complaint about the gift must be resolved directly with the supplier.
 20. The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled or discontinued by its manufacturer or distributor.
 21. The Bank reserves the right at any time, without notice, in our sole and absolute discretion to replace any of the prizes with another prize of similar value. The prizes are neither transferable nor exchangeable for cash or otherwise

Mechanic(s)

22. There is no minimum number of retail transaction(s) that the Eligible Cardholder must make in order to participate in this campaign.
23. For the avoidance of doubt, retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.

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24. The Eligible Cardholder (inclusive of any supplementary cardholder(s) spend), retail transactions made will be combined and tabulated together to determine whether the Eligible Cardholder is entitled to get the reward.
25. SCBMB will not be responsible to inform the Cardholders if the charges of minimum RM1,000 spend on their SCB Credit Card within 60 days that will entitled them to get the Reward are insufficient.
26. 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.
27. For retail transaction the 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. Transaction made within the 60 days of the card approval date must be posted to the Eligible Cardholder's credit card account(s) by within seven (7) calendar days to be included towards meeting the Minimum Spend Criteria. 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.

General

28. 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.
29. 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 or branch or SMS or EDM)
30. Eligible Cardholder(s) acknowledge and agree to access SCBMB 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.
31. 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.
32. 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.