

Standard Chartered Bank Malaysia Play-To-Win Campaign Terms and Conditions

Terms and Conditions

1. The Standard Chartered Bank Malaysia Berhad Play-To-Win Campaign (“Campaign”) will run from 3rd October 2019 to 31st December 2019 (“Campaign Period”), both dates inclusive.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement, these terms shall prevail limited only to the inconsistencies.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

Eligibility

4. This Campaign is open to: -
 - i) Malaysians and non-Malaysians with a Malaysian-registered handphone number; and
 - ii) Must be aged at least 18 years old; and
 - iii) Existing and new clients of SCBMB and SCSB who does not have a Privilege Savings Account or SuperSalary-i.
(Collectively referred to as “Eligible Participants”)

Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to September to December 2019
- b) **“Fresh Funds”** means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA / Islamic CASA from other banks and/or financial institutions by way of (i)



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Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds.

- c) **“Eligible Winner”** means Eligible Participant who has successfully completed the registration process as per Clause 5, and received a notification via SMS upon completing the Game that he / she is the selected Cashback winner, as per Clause 8.
- d) **“Winner Notification”** means Eligible Participant receiving a short message service (“SMS”) confirming the Cashback prize after the Eligible Participant completes the Game and submits the entry to the Bank
- e) **“Eligible CASA / Islamic CASA”** means new Privilege Savings Account or Super Salary-i Account only, opened and deposited with RM3,000 Fresh funds during the Campaign Period; in which the accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
- f) **“Allocation Period”** means three (3) months from the date of depositing / crediting of monies into the Eligible CASA / Islamic CASA for the purposes of this Campaign.

Campaign Mechanics, Participation and Qualifying Criteria

- 5. To play the Game, Eligible Participants must meet the following criteria:-
 - 5.1) Play and complete the Play-and-Win game (“Game”) at www.scprivilegesavers.com.my (“Microsite”); and
 - 5.2) Must collect a minimum of six (6) coins per game to earn one (1) entry. No additional entries will be awarded if multiples of 6 coins (e.g. 12 coins, 18 coins and so on) are collected per Game; and
 - 5.3) Eligible Participants must use the same mobile number, valid National Registration Identity Card number (“NRIC”) (for Malaysians) or valid Passport number (for non-Malaysian) to register for the Game, and these must be the same as the details in the Bank records.
(Collectively referred to as “Registration”)
- 6. All Eligible Participants with at least one (1) Entry will be listed based on the completed time required to play the Game, as recorded on the Microsite. After that, Eligible Participants who have further Entries will be added into the list a second time, again in accordance with



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completed time required to play the game as per the Microsite's record, then a third time and so on until all their Entries have been exhausted.

7. To play the Game, internet connectivity on the Eligible Participant's device, computer or laptop is required.

Cashback Mechanics

8. Eligible Participants with at least one (1) entry will stand a chance to win the Cashback prize.
9. Eligible Participants who completed the Registration as per Clause 5 will then be notified at the end of the game via SMS if they are selected as the Eligible Participant ("Eligible Participant"). In order to win the Cashback, Eligible Participant will need to qualify under Clause 13 -14 and fulfill the requirements under Clause 15.
10. Eligible Participants can play the Game as many times as desired during the Campaign Period.
11. Eligible Participants are required to register on the Game Microsite only once throughout the Campaign Period regardless of number of times the Game is played.
12. Only mobile numbers registered in Malaysia will be eligible to participate in the Game.

Winner Selection Criteria

13. The selection of the Eligible Winners will be based on the following criteria:-
 - 12.1) Every 60th Participant will receive one (1) RM50 cashback
 - 12.2) Every 360th participant will receive one (1) RM88 cashback.
 - 12.3) For clarity, kindly refer to Table A below which illustrates the Eligible Winners up to the 720th Participant position.



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Table A

Participant Position	Cashback Entitled
60th	MYR 50
120th	MYR 50
180th	MYR 50
240th	MYR 50
300th	MYR 50
360th	MYR 88
420th	MYR 50
480th	MYR 50
540th	MYR 50
600th	MYR 50
660th	MYR 50
720th	MYR 88

14. Each Eligible Participant can only win a maximum of one daily Cashback amounting to RM88 or RM50 throughout the Campaign Period, regardless of number of times the Participant plays the Game. Eligible Winners will be determined based on the unique NRIC and passport number provided at the end of the Game, as per clause 15.1.
15. The Eligible Winner must perform the following to receive the Cashback:-
- 15.1) Provide a valid NRIC / Passport number, preferred Bank branch and indicate if the Eligible Participant has an existing SCBMB Credit Card in the online form displayed at the end of the Game
 - 15.2) Open a new Eligible CASA / Islamic CASA
 - 15.3) Deposit Fresh Funds amounting to RM3,000 in a single transaction into the Eligible CASA / Islamic CASA within fourteen (14) calendar days from receiving the Winner Notification date
 - 15.4) The Fresh Funds of RM3,000 must be allocated for three (3) months in the Eligible CASA / Islamic CASA



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16. A Letter of Entitlement will be issued through the Bank's branch to the Eligible Winner who opened a new Eligible CASA / Islamic CASA and deposited Fresh Funds through the Bank's or SCSB's branches. The letter will state the Cashback amount the Eligible Winner is entitled to, Allocation Period and the allocated amount. The letter must be signed by the Eligible Winner and submitted at the branch where the new Eligible CASA / Islamic CASA was opened and Fresh Funds allocated.
17. Fresh Funds must be allocated no later than 13 January 2020.

Cashback Prize

18. There are two (2) amounts of Cashback to be won daily, namely RM88 and RM50, in which:-
 13.1) Total of 10 daily winners will receive RM88 Cashback
 13.2) Total of 50 daily winners will receive RM50 Cashback
19. The total daily cashback prize available throughout the Campaign Period summarized is per Table B below.

Table B

Prize	Number of Days	Daily Winners	Total Winners	Total Cashback
RM88	90 days	10 winners	900 winners	RM79,200
RM50	90 days	50 winners	4,500 winners	RM225,000
TOTAL		60 winners	5,400 winners	RM304,200

20. The maximum Cashback paid out during the Campaign Period is capped at RM304,200.

Crediting of Fresh Funds

21. Eligible Participants can transfer the Fresh Funds online or deposit the Fresh Funds via cheque through the automated teller machine at SCBMB / SCSB's branch. New-To-Bank Participants (i.e. Participants who do not have a credit card with SCBMB) are required to walk-in to any SCBMB or SCSB branch to open a new Eligible CASA / Islamic CASA account before depositing the Fresh Funds.



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22. Monies deposited for this Campaign will not qualify to participate in other CASA / Islamic CASA campaigns during the Campaign Period.
23. If the Bank discovers at any time that the Eligible Participant fails to satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Prize/s. Eligible Participants who lost his/her entitlement to the Prize are not entitled to any payment or compensation.
24. Eligible Participants whose Eligible CASA / Islamic CASA are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Cashback, will not be entitled to any gift/s or rewards under this Campaign.

Crediting of Cashback

25. The Cashback will be credited no later than 28 February 2020 into the Eligible Winner's Eligible CASA / Islamic CASA. In the event the Eligible Winner has more than one (1) Eligible CASA, the Cashback will be credited into the account with the latest account opening date as maintained in the Bank's records.

General

26. Eligible CASA / Islamic CASA are eligible for protection by PIDM.
27. For SCSB, the Campaign is only applicable to Islamic CASA based on Tawarruq concept, in which Super Salary-i Account is a Tawarruq account.
28. The Bank's decisions relating to this Campaign are final and binding upon 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.
29. 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.
30. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;



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- (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.
31. 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.
32. 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.



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