

STANDARD CHARTERED BANK MALAYSIA BERHAD

Travel Contest (1 August 2019 – 31 October 2019)

Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Travel Contest ("Campaign") commences on **1 August 2019** and ends on **31 October 2019**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.
3. This Campaign Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility ("Eligible Customers")

4. This Campaign is open to Priority Banking customers with AUM RM250k ("PB Customers") and/or Priority Banking Visa Infinite credit cardholders ("PBVI 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.
5. Individuals below the age of 21 years are not eligible for this Campaign.
6. PB Customers and/or PBVI cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period or within 1 month after the Campaign Period, will not be entitled to receive any reward under this Campaign.

Participation

7. To participate in the Campaign, Eligible Customers must fulfil the criteria as stated in Table A to earn entry(ies) to stand a chance to win a Prize.

Criteria	Entry	
	Existing to Bank customer	New to Bank customer
Deposit or invest RM250,000 to become a Priority Banking customer	2x	10x
Apply for a Priority Banking Visa Infinite credit card and be approved	2x	10x

Every RM100 spent on your Priority Banking Visa Infinite credit card	1x	5x
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8. Retail spend 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-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call and Cheque-On-Call Plus.
9. If an Eligible Cardholder holds more than one PBVI credit card, retail spend made using each PBVI credit card will be considered in computing the number of entries earn. Retail spend made by supplementary cardholder will also be considered in computing the number of entries earn and will be combined with the number of entries earn by the principal cardholder.
10. For retail spend 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 amounts will not count towards meeting the Minimum Spend Criteria.
11. Spend made by 31 October 2019 must be posted to the Eligible Customers credit card account(s) by 7 November 2019 to be included in computing the total number of entries earn. 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.
12. 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 spend for the purposes of this Campaign.

Prize

13. Eligible Cardholders shall earn and accumulate entries during the Campaign Period to be in the running to win one (1) of the Prize as stipulated in Table B below. ("Prize").

Prize	Total Winners
One (1) 4-Days 3-Nights stay Package at The Siam Hotel, Bangkok which includes the followings: <ul style="list-style-type: none"> o Business class tickets for 2 with the Bank's choice of airline o 3 night stay for 2 at The Siam Hotel o 1x Dinner for 2 at The Siam Hotel o 1x Spa session for 2 at The Siam Hotel o Airport transfers 	2

Winner Selection

14. At the end of the Campaign Period, two (2) winners will be selected based on the method as explain in Clause 15.
15. All Eligible Customers 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 two (2) and the result rounded down to the nearest whole number. The winners will be customers appearing on the List at the position which matches the 1st multiple up to the 2nd multiple.

Example: If there are total of 120 Entries, then the total will be divided by 2. The result is 60. The first winner will be the customer at the position no. 60 and the second winner at position no. 120 on the List.

16. Prize is limited to one (1) per Eligible Customer for the Campaign.

Other Terms & Conditions of the Prizes

17. Winners will be contacted by the Bank within ten (10) weeks from the end of Campaign Period.
18. In the event the selected Winners are not contactable within five (5) working days, the Bank reserves the right to replace with a next-in-line Eligible Customers 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. Prize letters will be sent to respective Winner's mailing address as shown in the Bank's record within ten (10) weeks after the end of the Campaign Period.
19. The Prize letters will contain instructions on how to redeem the Prize and the validity period of the Prize. The redemption of the Prize shall be governed by the terms and conditions stated in the Prize letters.
20. 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.
21. Any additional cost, fees and/or expenses incurred by the Winners in relation to the Prize redemption which are not part of the Prize as stated in Table B above 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.
22. Prize(s) are not transferable or exchangeable for credit or kind whether in part or in full.
23. 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).

24. 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.

General

25. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
26. 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.
27. 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.
28. By participating in the Campaign, all participants:
- (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (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.
29. 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.
30. All information is accurate at the time of publication.