

Standard Chartered Balance Transfer Plus Cashback Campaign (1 September 2019 – 31 October 2019) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB** or **the Bank**") Balance Transfer Plus Cashback Campaign ("**Campaign**") commences on 1 September 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 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.

Eligibility

4. This Campaign is open to cardholders of any credit card (other than corporate cards) issued by the Bank ("**SCBMB Card**") and invited by the Bank through SMS or call to participate in this Campaign and 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; and
5. Individuals below the age of 21 years are not eligible for this Campaign; and
6. 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 3 months after the Campaign Period, will not be entitled to receive any cashback under this Campaign.

("Eligible Cardholders")

Campaign Mechanics and Participation Criteria

7. In order to participate in the Campaign, Eligible Cardholders must fulfil the following criteria:
 - 7.1 Successfully apply Balance Transfer Plus via SCBMB Branches, SCBMB Client Care Centre or Price Solutions ("subsidiary of SCBMB") for duration of 12, 18, 24 or 36 months tenure within the Campaign Period. The minimum Balance Transfer Plus amount eligible for this campaign is RM5,000. ("**Eligible Application**").
8. All applications for Balance Transfer Plus must be Successfully Approved on or before 31 October 2019. "Successfully Approved" means any Balance Transfer Plus application which has been approved and not just conditionally approved and where Eligible Cardholder has received a written notification by way of mail or short messaging services ("SMS") that his or her application has been successful approved. The Bank will not be held responsible for late application approval.

9. During the Campaign period, the Eligible Cardholder will be rewarded with RM100 cashback for a minimum RM10,000 and above or RM50 cashback for a minimum between RM5,000 and RM9,999 Successfully Approved Balance Transfer Plus.
10. The Bank reserves the right to reject any application in its entirety or approve a lower Balance Transfer Plus amount where the terms (such as amount, interest rate and/or tenure) are different than those terms requested by the Eligible Cardholder.
11. The Eligible Cardholder will not be entitled to earn the cashback as stated in Clause 9 in the event the Eligible Cardholder cancels the Balance Transfer Plus facility on or before the 3rd month billing cycle.

Example: Cardholder's billing cycle is 5th of every month.

In any particular month during the Campaign period, if the Approval Date of Balance Transfer Plus is before 6th day of the month, the month in which the Balance Transfer Plus is approved shall be taken as the first month of the Billing Cycle. If the Approval Date of Balance Transfer Plus is from the 6th day onwards of the month, the following month shall be taken as the first month of the Billing Cycle.

| No. | Approval Date | 3 rd month Billing Cycle | Balance Transfer Plus Cancellation Date | Entitled for Cashback |
|-----|----------------|-------------------------------------|---|-----------------------|
| 1 | 3 August 2019 | 5 October 2019 | 7 December 2019 | YES |
| 2 | 13 August 2019 | 5 November 2019 | 5 October 2019 | NO |

Cashback

12. Table A

| Campaign Tier | Minimum Amount Criteria | Cashback per Eligible Cardholder | Cashback allocated throughout campaign period |
|---------------|-------------------------|----------------------------------|---|
| Tier 1 | RM5,000 – RM9,999 | RM50 | RM50,000 |
| Tier 2 | RM10,000 and above | RM100 | |

13. Eligible Cardholder will be selected in sequential order from the first Eligible Cardholders who meet the Minimum Amount Criteria until it reaches the maximum capping of cashback allocated throughout campaign period, as per Table A above.
14. Cashback is capped at RM100 per Eligible Cardholder throughout the Campaign Period.
15. The total amount of cashback available for this Campaign is capped at RM50,000 only.
16. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within sixty (60) days after the end of the Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to the Eligible Principal Cardholder once the cashback has been credited to their credit card account.

17. The Eligible Cardholder loses his/ her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 17.1 the Eligible Cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 17.2 the Bank discovers at any time that the Eligible Cardholder did not in fact satisfy the requirements under this Campaign.
18. This refund may be done by either of the following methods, at the Bank's discretion, and the Eligible Cardholder agree for this to be done:
 - 18.1 the Bank may charge the full refund amount to the cardholder's credit card account; or
 - 18.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
19. If the Eligible Cardholder closes and/ or cancels all his/ her and/ or delinquent in SCBMB Card account(s) before the cashback is credited, the Eligible Cardholder loses his/ her entitlement to the cashback and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/ or savings account with the Bank.

General

20. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
21. 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.
22. 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, and in the Bank's branches.
23. 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.
24. 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.