

Standard Chartered FlexiPay Plus RM50 Cashback Campaign (1 September 2019 – 30 November 2019) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB** or **the Bank**") FlexiPay Plus RM50 Cashback Campaign ("**Campaign**") commences on 1 September 2019 and ends on 30 November 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")

Participation

7. In order to participate in the Campaign, Eligible Cardholders must fulfil the following criteria:
 - 7.1 Successfully apply FlexiPay Plus via online application for duration of 6, 9, 12 or 18 months tenure within the Campaign Period. The minimum FlexiPay Plus amount eligible for this campaign is RM2,000. ("**Eligible Application**").
8. Retail transactions for FlexiPay Plus exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, instalment amounts payable under Balance Transfers, Balance Transfers Plus, Flexi on Balance, Flexi on Balance Plus, Cheque-On-Call and Cheque-On-Call Plus and carry forward balances "Eligible Retail Transaction".

9. Eligible Retail transactions must be made by 30 November 2019 must be posted to the Eligible Cardholder's credit card account(s) and successfully converted into FlexiPay Plus by 8 December 2019 to be considered as Eligible Retail Transaction. 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.
10. The tracking of Eligible Retail Transactions performed overseas will be based on Malaysia time and the end of the Campaign period will be according to Malaysia time 0000 hours 1 September 2019 to 2359 hours 30 November 2019.
11. Eligible Retail transactions 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.
12. All applications for FlexiPay Plus must be Successfully Approved on or before 8 November 2019. "Successfully Approved" means any FlexiPay 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.
13. During the Campaign period, the Eligible Cardholder will be rewarded with RM50 cashback for a minimum retail purchase amount of RM2,000 in a single Eligible Retail transactions successfully approved FlexiPay Plus.
14. The Eligible Cardholder will not be entitled to earn the cashback as stated in Clause 13 in the event the Eligible Cardholder cancels the FlexiPay Plus facility on or before the 3rd month billing cycle.

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

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

15. Table A

Minimum Amount Criteria	Cashback capping per Eligible Cardholder	Cashback allocated throughout campaign period
RM2,000	RM50	RM100,000

16. 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.
17. Cashback is capped at RM50 per Eligible Cardholder throughout the Campaign period.
18. The total amount of Cashback available for this Campaign is capped at RM100,000 only.
19. At the end of the Campaign Period, Eligible Cardholders will be rewarded with RM50 cashback on the Eligible Transaction(s) made during the stipulated time as explained in Clause 9.
20. 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 Eligible Cardholder once the cashback has been credited to their credit card account.
21. The Eligible Cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 21.1 the Eligible Cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 21.2 the Bank discovers at any time that the Eligible cardholder did not in fact satisfy the requirements under this Campaign.
22. 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:
 - 22.1 the Bank may charge the refund amount to the Eligible cardholder's credit card account; or
 - 22.2 the Bank may debit the refund amount from any current or savings account held by the Eligible cardholder with the Bank.
23. If an Eligible Cardholder closes and/or cancels all his 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 Eligible Cardholder's current and/or savings account with the Bank.

Online Application

24. Eligible Cardholders can apply for FlexiPay Plus via online as below:

Step 1: Log in to online banking at <https://www.sc.com/my>

Step 2: Select your Credit Card in the 'Overview' page

Step 3: Select the Credit Card transaction(s) to apply for FlexiPay Plus by clicking on the 'Select For FlexiPay Plus' box to submit application

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, and in the Bank's branches.
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.