

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### ADD CARD CAMPAIGN RM50 (JAN – SEP 2018)

#### TERMS AND CONDITIONS

##### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **ADD CARD CAMPAIGN RM50 (JAN-SEP 2018)** ("Campaign") commences on **01 January 2018** and ends on **30 September 2018**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bounded by all the terms and conditions below. This Campaign Terms must be read together with the related product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the related product terms and the relevant banking agreements these terms shall prevail limited only to the inconsistencies.

##### Eligibility

3. The Campaign is open to credit cardholders of any credit card issued by the Bank ("SCBMB Card") invited by the Bank through a call only to participate in this Campaign.
4. In addition, the Campaign is only open to existing-to-bank ("ETB") cardholder(s) who is currently holding any SCBMB credit card as principal card holder. Supplementary card holder is not eligible to participate in this campaign.
5. This Campaign is only available for ETB card holder(s) who during the Campaign Period had applied for and whose applications are approved by the Bank for any of the following cards issued by the Bank during the Campaign Period:-
  - JustOne Platinum MasterCard; or
  - WorldMiles World MasterCard; or
  - Platinum Visa; or
  - Cashback Gold Mastercard (will be known as Cashback Platinum WEF 1 June 2018); or
  - Gold Mastercard

6. Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
7. Credit Card accounts that are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3-months after the end of Campaign Period will not be entitled to receive any rewards under this Campaign.
8. Participants of this campaign are pre-selected ETB cardholder(s) based on cardholders' qualification that are to be determined by the Bank at the Bank's sole discretion.

**("Eligible Cardholder")**

**Rewards**

10. The Eligible Cardholder(s) will receive a maximum of RM50 Cashback ("Reward") subject to terms and conditions as stipulated throughout these terms and conditions.
11. Eligible Cardholder(s) will be entitled for RM50 Cashback by activating the card within 45-days from the card approval date. The maximum cashback is capped at RM50 for each Eligible Cardholder.
12. Only one (1) Reward will be given to each successful Eligible Cardholder regardless of the number of SCBMB Credit Cards applied for and duly approved.
13. The Rewards will be credited to the successful Eligible Cardholder credit card account within 150-days from the last day of the month in which the card was approved.
14. If the cardholder breaches any of the terms and conditions of the SCBMB Credit Card; or the Bank discovers at any time that the cardholder did not in fact satisfy the requirement under this Campaign, the cardholder loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank.
15. This refund may be done by either of the following methods, at the Bank's discretion, and successful Eligible Cardholder agree for this to be done:
  - a) The Bank may charge the refund amount to the cardholder's credit card account; or
  - b) The Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
16. If a cardholder applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the cardholder 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 cardholder.

17. The Bank will not entertain any request to change the Rewards.
18. If you do not receive the Rewards within 150-days from the last day of the month in which the card was approved, you must inform us within 160-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 Cardholder's Credit Card account.
19. The Bank's decision on record of the application and approval dates will be final and conclusive.
20. The approval of each application is subject to the Bank's usual approving criteria.

### **Cashback**

21. At the end of the Campaign Period, winners will be selected in sequential order from the first Eligible Cardholders who meet the criteria until it reaches the maximum capping of the total amount of cashback for this campaign. The winners will receive RM50 cashback each.
22. Cashback is limited to one (1) per Eligible Cardholder throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
23. Cardholders who have participated in Retain and Spend RM200 on retail for RM50 cashback within spend period will not be entitled to the cashback for this campaign.
24. The total amount of cashback for this Campaign is shared with Retain and Spend RM200 on retail for RM50 cashback campaign, with a capping of RM90,450 per quarter only (with the exception of Quarter 3, 2018 at RM150,000 per quarter).

### **General**

25. The Bank's decisions relating to this Campaign are final and binding on 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.
26. 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](http://sc.com/my) or branch or SMS or EDM)
27. 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.
28. By participating in the 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 Rewards;
  - (ii) agree to participate in any interviews or other publicity events required by the Bank; and
  - (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.
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.