

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### Credit Card 50% Cashback Campaign (16<sup>th</sup> April 2020 – 15<sup>th</sup> May 2020)

#### TERMS AND CONDITIONS

##### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Credit Card 50% Cashback Campaign** ("Campaign") commences on **16<sup>th</sup> April 2020** and ends on **15<sup>th</sup> May 2020**, 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 and conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms the banking agreement this Campaign terms and conditions shall prevail limited only to the inconsistencies.

##### Eligibility

4. This Campaign is open to selected credit cardholders of any credit card issued by the Bank ("SCBMB Card") by invitation only. The invitation will be sent out by the Bank through **SMS** to the selected credit cardholders to participate in this Campaign. This campaign is open to the selected credit 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 ("**Eligible Customers/participants**");
5. Individuals below the age of 21 years are not eligible for this Campaign; and
6. Customer whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Campaign Period or within 1 month after the Campaign Period, will not be entitled to receive any Cashback under this Campaign.

##### Participation

7. Eligible Customer will receive the campaign invitation through SMS within the campaign period.
8. To participate in this campaign, Eligible Customer must spend minimum two (2) retail transactions (in any amount) with SCBMB Credit Card to be eligible for 50% Cashback.
9. All retail transactions must be performed within the campaign period. Failing which, the retail transaction will be disqualified from the campaign.
10. Retail transactions exclude cash advance, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payment fees, disputed transactions,

Balance Transfers/ Balance Transfers Plus, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/FlexiPay Plus, Cheque-on-Call and Cheque-on-Call Plus ("**Eligible Transaction**").

11. Eligible Transaction of supplementary card (s) will be included in the computation to the total spend of Eligible Transaction of Eligible Customer.
12. Once an Eligible Customer fulfils the criteria as stated in Clause 8, 50% Cashback will be awarded based on the total cumulative spending amount of Eligible Transaction within campaign period.
13. Each Eligible Customer is entitled to maximum Cashback of RM30 within campaign period, and it will be awarded to the customer who fulfil the criteria in sequential order until the Campaign Cashback capping as stated in clause 14 below is exhausted.
14. Capping for the Cashback of the campaign is RM32,000.
15. In the event of a tie in transaction time, the Eligible Customer with the highest cumulative spend amount of Eligible Transaction will get the Cashback. In the event of a tie in spend amount, the Eligible Customer with the highest number of Eligible Transaction will get the Cashback.
16. 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 transactions for the purposes of this Campaign.
17. For non-Malaysia Ringgit Eligible Transaction charged to SCBMB Credit Cards, the transaction amount authorised in the Eligible Customer's Credit Cards (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Customer has made an Eligible Transaction.
18. Eligible Transactions made by 15 May 2020 must be posted to the Eligible Customer's Credit Card by 21 May 2020 to be included towards the computation of number of entries. 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.
19. Cashback will be credited into the customer's SCBMB credit card account within 90 days after the end of the Campaign Period. SMS will be sent to the Eligible Customer's registered mobile number with the Bank to inform them that the Cashback amount has been credited into the credit card account. The details of the credit card account which the Cashback was credited into will be stated in the SMS.
20. The Eligible Customer will not be entitled to the Cashback and will have to refund the Cashback to the Bank If:
  - a) the Eligible Customer breaches any of the terms and conditions of the SCBMB Card; or
  - b) the Bank discovers at any time that the Eligible Customer did not in fact satisfy the requirements under this Campaign,
21. This refund may be done by either of the following methods:

- a) the Bank may charge the refund amount to the Eligible Customer's credit card account; or
  - b) the Bank may debit the refund amount from any current or savings account held by the Eligible Customer with the Bank
22. If the Eligible Customer closes and/or cancels all his SCBMB Card account(s) before the Cashback is credited, the Eligible Customer loses his/her entitlement to the Cashback and is not entitled to any payment or compensation. Cashback will not be paid to the Eligible Customer's current and/or savings account with the Bank.
23. If the Eligible Customer do not receive the Reward within 90 days after the end of the Campaign Period, the Eligible Customer must inform us within 120 days after the end of the Campaign. We will arrange for the crediting of the Rewards to the Eligible Customer after the bank confirms that you have fulfilled the requirement and the non-crediting of the reward to the Eligible Customer's Credit Card account.

### General

24. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
25. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters, claim or dispute 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 the Bank's website at [sc.com/my](http://sc.com/my) or channel(s) identified by the Bank.
27. 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.
28. 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