

STANDARD CHARTERED BANK MALAYSIA BERHAD
Grocery Cashback Campaign
(22 May 2020 – 21 August 2020)
Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Grocery Cashback Campaign** ("Campaign") commences on **22 May 2020** and ends on **21 August 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 must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail.

Eligibility ("Eligible Cardholders")

4. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") 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.
5. Individuals below the age of 21 years are not eligible for this Campaign.
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.

Participation

7. To participate in the Campaign, Eligible Cardholders are required to spend a minimum cumulative amount of RM500 per month on any of the selected grocery merchants as specify in Clause 8 ("Minimum Spend Criteria") within the Campaign Period using their SCBMB Card.
8. The selected grocery merchants which are applicable under this Campaign are as follows:
 - Village Grocer
 - Ben's Independent Grocer (B.I.G.)
 - Happy Fresh
 - KK MartThe selected grocery merchants list is available on our website at sc.com/my and new participating merchants will be updated from time to time during the Campaign Period.
9. The Minimum Spend Criteria can be met with spend from one (1) selected grocery merchant or a combination of two (2) or more selected grocery merchants as per clause 8.
10. If an Eligible Cardholder holds more than one (1) SCBMB Card, transactions made using each SCBMB Card will be combined to meet the Minimum Spend Criteria. Transactions made by supplementary cardholders will also be combined with transactions made by the principal cardholder to meet the Minimum Spend Criteria.
11. Transactions made by 21 August 2020 must be posted to the Eligible Cardholder's credit card account(s) by 28 August 2020 to be included towards meeting the Minimum Spend Criteria. Please note that transactions may be

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A Standard Chartered Group Company
Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.

12. Transaction which are subsequently voided, disputed or refunded are excluded from the computation of Minimum Spend Criteria.

Rewards

13. At the end of the Campaign Period, Eligible Cardholders who meet the Minimum Spend Criteria will be selected as winners in sequential order from the first Eligible Cardholders who meet the Minimum Spend Criteria as specify in Clause 7 until it reaches the maximum capping of cashback allocated per month, as shown in Table A below.

Participating Month	Date of Participating Month	Cashback Capping
Month 1	22 May 2020 – 21 June 2020	RM100,000
Month 2	22 June 2020 – 21 July 2020	RM100,000
Month 3	22 July 2020 – 21 Aug 2020	RM100,000

Table A

14. Cashback is capped at RM80 per Eligible Cardholder per participating month throughout the Campaign, regardless of how many SCBMB Card they hold.
15. In the event of a tie in two (2) or more Eligible Cardholders meeting the Minimum Spend Criteria at the same time, the Eligible Cardholder with the highest spend amount for the participating month will be rewarded with cashback.
16. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account with the highest spend amount during the Campaign Period and within twelve (12) weeks 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.
17. If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the cashback is credited, the 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

18. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
19. 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.
20. 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.
21. 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.
22. 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.