

# STANDARD CHARTERED BANK MALAYSIA BERHAD

## Guaranteed RM30 CASHBACK WITH 8X SWIPE Campaign (20 MARCH 2019 – 20 MAY 2019)

### Terms and Conditions

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **GUARANTEED RM30 CASHBACK WITH 8X SWIPE Campaign** ("Campaign") commences on **20 March 2019** and ends on **20 May 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.

#### Eligibility ("Eligible Cardholders")

3. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") and invited by the Bank through Short Messaging Service ("SMS") only 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.
4. Individuals below the age of 21 years are not eligible for this Campaign.
5. 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 rewards under this Campaign.

#### Participation

6. To participate in the Campaign, Eligible Cardholders must swipe a minimum of eight (8) retail transactions throughout the Campaign Period with no minimum spend required using their SCBMB Card on or by **20 May 2019** ("Eligible Transaction").
7. If an Eligible Cardholder holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined in tabulating the Eligible Transaction made. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder in tabulating the Eligible Transaction made.
8. Transactions made by **20 May 2019** must be posted to the Eligible Cardholder's credit card account(s) by **25 May 2019** to be considered as Eligible 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.

9. 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.

### CashBack

10. At the end of the Campaign Period, **Eligible Cardholders** who fulfil the criteria as stated in Clause 6 above will be entitled to receive **RM30 Cashback**.
11. CashBack is limited to one (1) per Eligible Cardholder, regardless of how many SCBMB Cards they hold.
12. All CashBack will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within eight (8) weeks after the end of the Campaign Period. No CashBack will be credited to any supplementary card account.
13. The cardholder loses his/her entitlement to the CashBack and will have to refund the CashBack to the Bank if:
  - 13.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
  - 13.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
14. This refund may be done by either of the following methods, at the Bank's discretion, and the participants agree for this to be done:
  - 14.1 the Bank may charge the refund amount to the cardholder's credit card account; or
  - 14.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
15. 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

16. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
17. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
18. 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 [www.sc.com/my/](http://www.sc.com/my/)
19. 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.
20. 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.