

## Terms and Conditions

### Happy Fresh – 100% Cashback Credit Card Acquisition Campaign (1<sup>st</sup> September – 31<sup>st</sup> December 2020)

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB or the Bank**”) Happy Fresh – 100% Cashback Credit Card Acquisition Campaign (“**Campaign**”) will run from 1<sup>st</sup> September to 31<sup>st</sup> December 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

4. The Campaign is open to New to Product (“NTP”) applicants who:
  - a) apply for and whose applications are approved by the Bank for any of the following cards issued by the Bank (“SCB Credit Cards”) during the Campaign Period:
    - (i) Platinum Mastercard Basic
    - (ii) Liverpool FC Cashback
    - (iii) JustOne Platinum MasterCard
    - (iv) Visa Platinum
    - (v) WorldMiles World MasterCard
    - (vi) Smart Credit Card

**and**

- b) maintain 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”)**

New to Product (“NTP”) means applicants who have not held any SCBMB credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

5. Eligible Customers whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

### Participation

6. To participate in this Campaign, Eligible Customers/participants must:
- not hold any principal SCB Credit Cards listed above within the past 6 months before the applicant's credit card under this Campaign is issued; and
  - apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's specific Happy Fresh Landing page : <https://www.sc.com/my/promotions/happy-fresh/> only; **and**
  - have their application successfully approved, all within the Campaign Period; **and**
  - activate and spend with their approved SCB Credit Card(s) within 60 days from the credit card approval date ("**Successful Eligible Customers**")
7. The Bank's decision on records of the application and approval dates will be final and conclusive.
8. The approval of each application is subject to the Bank's approving criteria.
9. The **Successful Eligible Customers** will receive the following reward ("**Reward**") based on the criteria, as set out in Table A below :

**Table A: Reward(s)**

Eligible Cardholder(s)	Reward Criteria	Total maximum Cashback (RM)
NTP only	Activate and spend within 60 days from card approval date at Happy Fresh e-commerce platform and get up to 100% cashback (capped at RM250) per customer.	250

10. For the avoidance of doubt, Happy Fresh e-commerce platform refers to Happy Fresh's website at [www.happyfresh.my](http://www.happyfresh.my) and Mobile Application.
11. The reward applies to first principal card application only.
12. Applications for second principal card and/or supplementary card will not be entitled for the Reward as stated in Table A.
13. To be eligible for Reward in Table A, each Successful Eligible Customer must activate and perform transactions at Happy Fresh's e-commerce platform using the approved SCB Credit Card within 60 days from card approval date.
14. For Reward in Table A, the maximum cashback per Successful Eligible Customer is capped at RM 250 throughout this Campaign and only cumulative retail transactions at Happy Fresh within 60 days from card approval date will be eligible for cashback. The Bank will decide which Principal Credit Card account the Reward would be credited to based on our usual practice and process.

**Illustration:**

First Principal Card approval date	Date of Transaction(s) at Happy Fresh	Amount (RM)	Total Eligible Cashback (RM)	Justification
1 September 2020	4 September 2020 25 September 2020 9 October 2020 4 November 2020*	50 80 20 100	150	*Transaction on the 4th Nov 2020 is not within 60 days from card approval date
10 October 2020	20 October 2020 5 November 2020	200 100	250*	*Refer to clause 14- maximum cashback is capped at RM250
30 November 2020	2 December 2020 1 January 2021 2 February 2021	80 100 70*	180	*Transaction on the 2 <sup>nd</sup> Feb 2021 is not within 60 days from card approval date

15. The Cashback will be credited to the Successful Eligible Customer principal cardholder's credit card account within 120 days from the last day of the month in which the card was approved.
16. The Campaign cashback capping throughout the entire campaign period is RM 30,000. The Cashback will be rewarded on a sequential order from the first Successful Eligible Cardholder who fulfilled the requirements until the capping amount stated in this clause is exhausted.
17. The Bank reserves the right to claw back the cashback if:
  - a) The customer breaches any of the terms and conditions of the SCB Credit Card; or
  - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
18. This claw back may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers agree for this to be done:
  - a) The Bank may charge the cashback amount to the customer's credit card account; or
  - b) The Bank may debit the Cashback amount from any current or savings account held by the customer with the Bank.
19. If a Successful Eligible Customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the successful eligible customer is entitled to receive one (1) reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
20. The Bank will not entertain any request to change the Reward(s).
21. If the Successful Eligible Customer does not receive the Cashback within 120 days from the last day of the month in which the card was approved, he/she must inform the bank within 120 days from the last day of the month in which the card was approved. The Bank will arrange for the crediting of the Cashback to Successful Eligible

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Customer after the bank confirmed that Successful Eligible Customer had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

## General

22. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined by the Bank.
23. 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)
24. 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.
25. By participating in this 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 Reward;
  - (ii) agree to participate in any interviews or other publicity events required by the Bank;
  - (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; and
  - (iv) 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.
26. 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.