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Terms and Conditions – JumpStart Campaign Effective 13 December 2021

Campaign

1. Standard Chartered Saadiq Berhad (“Bank”) JumpStart Campaign (“**Campaign**”) Terms and Conditions is valid from 13 December 2021 to 30 September 2022 both dates inclusive (“**Campaign Period**”).
2. By participating in this Campaign, participants are to be bound by all the terms and conditions as stated herein.
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, the relevant product terms and the banking agreement, this Campaign terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

4. This Campaign is open to customers who open a JumpStart Savings Account-i with JumpStart debit card-i (“Promotion Account”) during the Campaign Period.
5. Customers aged between 18 years old and 34 years old (each inclusive) is eligible to participate in this Campaign.
6. Customers must maintain their accounts and debit card-i in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.

(hereinafter referred to as “**Eligible Customers/participants**”).

Definition

7. “Cashback” means 5% cashback on Online Retail Purchases
8. “Online Retail Purchases” is defined as transactions made through the internet which determined by the Bank as follows:
 - 8.1. Merchant is an e-commerce/online/internet merchant; and card details are manually entered (not swiped/ inserted to any POS terminal of Acquiring Bank); and No Point of Sales (POS) Terminal is used by the merchant;
 - 8.2. Eligible transactions include all local and international Online Retail Purchases, except petrol and insurance/ takaful transactions
 - 8.3. Petrol and insurance/ takaful transactions are determined by us as transactions with Merchant Category Code (MCC) of 5172, 5541, 5542, 5983, 9752, 5960, 6300.
9. “Merchant Category Code” or “MCC” is the code assigned to a merchant by Visa or MasterCard or other card associations when the merchant accepts a card from them as a form of payment. The code classifies type of goods or services provided by the merchant.

Campaign Mechanics

10. The Bank will reward each Eligible Customer 5% Cashback on a minimum of RM 200 spend per month on Online Retail Purchases (local and international) subject to a cap of RM 30 cashback per Eligible Customer per month.
11. Cashback is calculated based on eligible Online Retail Purchases at the end of each calendar month and will be credited by the end of the next calendar month to the Eligible Customer’s Promotion Account



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12. Cashback is payable monthly upon fulfilment of the required minimum debit card-i spend during the month as stated in clause 10 above.
13. In determining whether the minimum card spend has been fulfilled for the relevant calendar month, the Online Retail Purchases charged to the JumpStart debit card-i will be consolidated based on the transaction posting date.
14. Any transaction reversals regardless of the original transaction posting date will be deducted from total Cashback Transactions

Example:

If the total amount of eligible Online Retail Purchases for Cashback transactions is RM300 for the month, of which RM100 is the reversal amount, the RM100 reversal amount will be deducted from the total amount of Cashback transactions. The 5% Cashback awarded will be calculated based of the eligible RM200 and the Eligible Customer will be awarded with RM10.

15. The Bank may refuse to give Cashback if we believe or suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized.
16. The Eligible Customer loses his/ her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 16.1. the Eligible Customer breaches any of the terms and conditions of SCSB CASA; or
 - 16.2. the Bank discovers at any time that the Eligible Customer did not in fact satisfy the requirements of this Campaign.
17. This refund may be done by the following method, at the Bank's discretion, and the Eligible Customer agree for this to be done:
 - 17.1. the Bank may debit the refund amount from any current or savings account held by the Eligible Customer with the Bank
18. For avoidance of doubt, the Promotion account, which is inactive or deemed inactive, no Cashback will be credited into the Promotion Account. For the purpose of this Clause an active Promotion Account refers to a Promotion Account with regular transactional activities including, but not limited to, deposits and withdrawals in the preceding twelve (12) months.
19. In the event where the Eligible Customer opened two (2) or more eligible Promotion Accounts, Cashback will be credited to the first opened Promotion Account with the Bank held by Eligible Customer.
20. In the event that there is no active Promotion Account to which Cashback may be credited, The Bank reserves the right not to make payment of such Cashback and the Cashback will be forfeited.
21. If there is any appeal, claim or dispute on Cashback amount, Eligible Customer are required to submit relevant proof of transactions to the Bank for further checking. The Bank will then determine the entitlement of the Cashback on our discretion.
22. The Bank are not responsible for any failure or delay in the transmission or posting of transactions made by merchants, telecommunication providers, or any other parties



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General

23. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
24. The Bank's decisions relating to this Campaign are final and binding to 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.
25. 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
26. By participating in the Campaign, all participants:
 - 26.1. agree to participate in any interviews or other publicity events required by the Bank;
 - 26.2. 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
 - 26.3. 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.
27. 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.
28. All information is accurate at the time of publication.

