

STANDARD CHARTERED BANK MALAYSIA BERHAD

Liverpool FC Cashback Credit Card Stand Red at Anfield Mascot Campaign (1 January 2020 – 15 March 2020)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad Liverpool FC Cashback Credit Card Stand Red at Anfield Mascot Campaign (“Campaign”) commences on 1 January 2020 and ends on 15 March 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 and the banking agreement this Campaign terms and conditions shall prevail.

Eligibility

- 4) This Campaign is open to:
 - 4.1 cardholders of Liverpool FC Cashback Credit Card issued by the Bank (“LFC Credit Card”);
 - and
 - 4.2 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 Cardholders”).
- 5) Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 6) Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.

Participation and Qualifying Criteria

- 7) To participate, Eligible Cardholders must:
 - 7.1) Successfully registered their LFC Credit Card by:

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- (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 38 (“SMS Registration”);

AND

- (b) Spend a minimum of RM100 (“Minimum Spend Criteria”) in a single retail transaction (either local or overseas spend) using their LFC Credit Cards within the Campaign Period (“Eligible Transaction”).
- 8) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder LFC Credit Cards, the transaction amount authorised in the Eligible Cardholder’s LFC 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 Cardholder has made an Eligible Transaction.
 - 9) Each Eligible Cardholder is required to register only once throughout the Campaign Period regardless of how many types of cards the Eligible Cardholder hold with the Bank.
 - 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.
 - 11) For retail transactions successfully registered under the Bank’s easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder’s Credit Card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amount will not count towards meeting the Minimum Spend Criteria.
 - 12) 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.

Campaign Mechanics for the Prizes

- 13) Once an Eligible Cardholder fulfils the criteria as stated in Clause 7, Eligible Cardholders will earn entries as defined in Table A below to stand a chance to win one (1) Grand Prize or one hundred (100) Consolation Prizes as explained in Clause 37.

Table A: Entries Table

Criteria	Entries
Every RM100 Local Retail Spend	5x
Every RM100 Overseas Retail Spend	10x

- 14) Any determination by the Bank as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.

- 15) Eligible Transactions made by 15 March 2020 must be posted to the Eligible Cardholder's LFC Credit Card by 18 March 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.

Prizes

- 16) Eligible Cardholders shall earn and accumulate entries as define in Table A above during the Campaign Period to be in the running to win one (1) Grand Prize or one hundred (100) Consolation Prizes regardless of the date of the registration provided that the registration is made within the Campaign Period.

Table B: Prizes Table

Prize	Details	No. of prize
Grand Prize	<p>LFC Mascot Package inclusive of:</p> <ul style="list-style-type: none"> • 3 Match tickets: 1 for the child mascot and 2 for the chaperones. • Child Mascot will walk out onto the pitch with the whole LFC team before kickoff. • Child must be aged between 6-12 years old as of year 2020* • Return economy class flight tickets for two (2) adults & one (1) child on an airline of the Bank's choice from Kuala Lumpur to Manchester Airport, United Kingdom, as decided by the Bank • Return Airport and stadium transfers within Liverpool • Accommodation for two (2) nights in Liverpool in a 4-star hotel of the Bank's choice on triple sharing basis (breakfast inclusive) <p>Match : LFC Vs Chelsea on 9 May 2020 at Anfield Stadium</p> <p><i>*If Shortlisted Grand Prize Winner is not a legal guardian of a child between the ages of 6-12 years old, the Grand prize will be forfeited, and the next Shortlisted Consolation Prize Winner will be selected for the Grand Prize. The Shortlisted Grand Prize Winner will be awarded with a Consolation Prize instead.</i></p>	1 unit
Consolation Prizes	RM500 cashback credited into winners Liverpool FC Cashback Credit Card	100 units

Winner Selection

- 17) A total of one hundred and one (101) winners will be selected at the end of Campaign Period:
- One (1) Shortlisted Grand Prize Winner
 - One hundred (100) Shortlisted Consolation Prize Winners

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- 18) All Qualified Cardholders with Entries will be listed (“List”) and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank’s records. The total number of Entries in the List will be divided by one hundred and one (101) (for shortlisting one hundred and one (101) Eligible Cardholders) and the result rounded down to the nearest whole number. (“Shortlisted Prize Winner”).

Example: If there are total of 50,000 Entries, then the total will be divided by 101. The result is 495. The first Shortlisted Grand Prize Winner will be the customer at the position no. 495, the first Shortlisted Consolation Prize Winner will be at position no. 990, and so on until the 101 Shortlisted Prize Winners on the List are selected.

- 19) The first Shortlisted Grand Prize Winner will be contacted by the Bank via telephone call at their mobile number maintained in the Bank’s system, between 8.45am until 4.45pm from Monday to Friday (except public holidays), within two (2) weeks from the end of Campaign Period. In the event the Bank fails to contact the first Shortlisted Grand Winner after three (3) attempts due to reasons such as no answer, mobile number not in service, no connection or any other reason whatsoever, the Bank reserves the right to disqualify the said Shortlisted Grand Prize Winner. The next Shortlisted Consolation Prize Winner will then be contacted until there is a confirmed Grand Prize Winner.
- 20) In the event where the Bank organises multiple Credit Card spend campaign during the same time, the Eligible Cardholders can only win one (1) Grand Prize at one point of time for their multiple participations in these Campaigns. For instance, Eligible Cardholder is selected as Grand Prize winner in Campaign A, and should the same Eligible Cardholder be selected as the Grand Prize winner in Campaign B, he/she will only be selected to win one (1) Grand Prize based on the date of fulfilment whichever is earlier for either Campaign A or Campaign B based on the campaign that commences first.

Terms & Conditions of Grand Prize

- 21) Grand Prize Winner is entitled to travel with a person of their choice whose details they will share with the Bank and whose travel is subject to them acquiring the required travel documents. Grand Prize Winner may only bring a child who they are a legal guardian of.
- 22) If the Shortlisted Grand Prize Winner is not a legal guardian of a child between the ages of 6-12 years old (as of year 2020), the Grand prize will be forfeited, and the next Shortlisted Consolation Prize Winner will be selected for the Grand Prize. The Shortlisted Grand Prize Winner will be awarded with a Consolation Prize instead.
- 23) Grand Prize Winners are solely responsible for obtaining all necessary travel documentation that will enable them to arrive in United Kingdom including passports and visas. Travel and other insurances are not included in the prize, and the winner is strongly advised to take out insurance cover for all appropriate risks.
- 24) Grand Prize Winners must be able to travel to United Kingdom to watch the match as per the stated date in Table B. Should the Winner be unable to attend the above-mentioned Liverpool match during the specified period, then the Grand Prize shall be forfeited and the Grand Prize Winner or travel partner shall not receive any compensation in kind.

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- 25) Grand Prize Winner who is not in possession of a valid passport (or who is in possession of a temporary passport only) at the travel period may lose the chance to redeem the Prize. All passports or visa requirements must be taken by the Winners (or their travel partner) at their own costs. The Bank is not responsible for any consequences, including costs incurred, if the participants visa application is rejected or unavailable in time and reserves the right to withdraw the prize if, for any reason, the winner or their travel partner is unable to travel or attend the match.
- 26) Any additional cost, fees and/or expenses incurred by the Grand Prize Winners in relation to the Grand Prize redemption which are not part of the Package are the sole responsibility of the Grand Prize Winners. Any additional cost resulting from upgrade (if permitted by the participating merchants) of Prize shall be borne by the Winners.
- 27) In the event that the match day is shifted due to television scheduling changes or any other reason, the Bank shall endeavour to make the necessary changes to the flight and hotel bookings mentioned herein.
- 28) Grand Prize(s) are not transferable or exchangeable for credit or kind whether in part or in full.
- 29) Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly by the relevant Winners and the participating merchants. The Bank is not responsible for investigating or resolving any disputes between the Winner and the participating merchants and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 30) The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by the Bank. For any dispute in relation to quality or warranty of the Grand Prize or any Terms and Conditions in respect thereof, the Winner shall deal with the merchants directly without any recourse to the Bank. The Bank shall not be held liable for any breach of quality or warranty of the Grand Prize or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.

Terms & Conditions of Consolation Prizes

- 31) At the end of the Campaign Period, Consolation Prize Winners who met the campaign criteria as per Clause 18 will be entitled to RM500 cashback, capped at RM500 per Eligible Cardholder.
- 32) All CashBack will be credited into the Qualified Customer's LFC Credit Card account as determined by the Bank within 90 days after the end of the Campaign Period.
- 33) The customer loses his/her entitlement to the CashBack if:
 - (a) the customer breaches any of the terms and conditions of the LFC Credit Card; or
 - (b) the Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
- 36) If a customer closes and/or cancels all his LFC Credit Card account(s) before the CashBack is credited, the customer loses his/her entitlement to the CashBack, and is not entitled to any payment or compensation. CashBack will not be paid to the customer's current and/or savings account with the Bank.

- 37) If you do not receive the Reward within 90 days after the end of the Campaign Period you must inform us within 120 after the end of the Campaign. We will arrange for the crediting of the Rewards to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Consolation Prize Winner's Credit Card account.

SMS Registration

- 38) Any SMS Registration must comply with the following requirements:

- (a) Eligible Cardholder must register to participate in the Campaign by responding to the Bank's SMS sent to their mobile number maintained in the Bank's records and by typing LFC1<space>16 digit card number and sending the same to 66399 during Campaign Period.
- (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all LFC Credit Cards held by the Eligible Cardholders including supplementary cards.
- (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
- (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES:

Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, P1 or WeBe mobile operators will be accepted by the SMS Service Provider.

There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration.

No appeals on such failed registrations will be entertained.

General

- 39) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of SMS registration.
- 40) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 41) 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.

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- 42) 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.
- 43) By participating in the Campaign, all participants:
 - a) agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - b) 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
 - c) 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.
- 44) 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.
- 45) All information is accurate at the time of publication.

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