

**Thank you. Standard Chartered Income Update Initiative – RM25 Cashback (Online Form) Terms and Conditions**

**Campaign**

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB** or **the Bank**") Income Update Initiative – RM25 Cashback (Online Form) ("**Campaign**") commences on 1<sup>st</sup> October 2018 and ends on 31<sup>st</sup> December 2018, 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**

3. This Campaign is only open to Principal credit cardholders of any credit card (other than corporate cards) issued by the Bank ("**SCBMB Card**") invited by the Bank through 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 cashback under this Campaign. ("**Eligible Cardholders**")

**Participation**

6. In order to participate in this initiative, valid income documents as stated below must be submitted by the Eligible Cardholder by the due date as specified in the SMS message received.

Acceptable Income Type as following:

For Salaried Employees/ Commission Earner	<ul style="list-style-type: none"> <li>▪ Latest pay slip (minimum 1 month) <b>OR</b></li> <li>▪ Latest 6 months EPF Statement (dated within the same year of your application) <b>OR</b></li> <li>▪ Latest Full Borang BE <b>OR</b></li> <li>▪ Latest Borang EA (For MNC only)</li> </ul>
For Self-Employed	<ul style="list-style-type: none"> <li>▪ Latest 6 months EPF Statement (dated within the same year of your application) <b>OR</b></li> <li>▪ Latest Borang B <b>AND</b></li> <li>▪ Borang SSM if income is derived from partnership</li> </ul>

7. Valid document is defined as clear, high resolution image or copy of the income document. Any other type of income document submitted which is not stated above will not be accepted.
8. Camera capture or screenshot of income documents are acceptable on this campaign.
9. The update of income in the system is subject to the Bank's standard approving criteria.

### Reward: RM25 Cashback

10. Upon the receipt of valid income document(s) by the Bank, you will qualify to receive RM25 CashBack ("**Reward**") provided that the valid income document(s) are successfully updated into the Bank's system. The reward will be credited within 8 to 12 weeks from the end of the Campaign Period.
11. The reward is limited to one (1) per Eligible Cardholder, regardless of how many income document(s) submission are made by the customer during the campaign period and it will be given to the Eligible Cardholder in sequential order from the first Eligible Cardholder who fulfilled all the conditions until the capping is exhausted. The capping of cashback to be rewarded under this campaign is RM39,375 during the entire campaign period.
12. The cashback will be credited into one (1) of the Eligible Cardholder's principal SCBMB credit card account as determined solely by the Bank regardless of how many of the Eligible Customer's credit card account that were invited for this campaign. No cashback will be credited to any supplementary credit card account. There will be a notification SMS sent to Eligible Cardholder once the cashback has been credited to their credit card account.
13. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
  - 12.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
  - 12.2 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 cardholder agree for this to be done:
  - 13.1 the Bank may charge the refund amount to the cardholder's credit card account; or
  - 13.2 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.

### Facility

16. By participating, you are deemed to have agreed to the below:
  - i. You represent and warrant that all information (including all documents) you have given to us in connection with the application is correct, complete and not misleading. If this is not the case, you may be personally liable and your credit card account may be closed.
  - ii. You consent to us retaining all supporting documents submitted by you to be updated to the Bank's system.

### General

17. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
18. 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.
19. 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](http://sc.com/my), and in the Bank's branches.
20. 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.
21. 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.