

STANDARD CHARTERED BANK MALAYSIA BERHAD

ACTIVATION CAMPAIGN – GET UP TO RM1,145 CASHBACK (21st February 2020 – 31st March 2020)

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Activation Campaign - Get up to RM1,145 Cashback** ("Campaign") commences on **21st February 2020** and ends on **31st 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 the banking agreement this Campaign terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

4. This Campaign is open to selected credit cardholders of any credit card issued by the Bank ("SCBMB Card") by invitation only. The invitation will be sent out by the Bank through **SMS** to the selected credit cardholders to participate in this Campaign. This campaign is open to the selected credit cardholders 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 Customers**");
5. Individuals below the age of 21 years are not eligible for this Campaign-; and
6. Customer whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Campaign Period or within 1 month after the Campaign Period, will not be entitled to receive any Cashback under this Campaign.

Participation

7. Eligible Customer will receive the campaign invitation through SMS within the campaign period.
8. To participate in this campaign, Eligible Customer must:
 - a) Make 1 retail transaction (in any amount) with SCBMB Credit Card to be eligible for **RM145 Cashback; AND**
 - b) Spend a minimum of cumulative RM50 spend on retail transaction(s) to stand a chance to win **RM1,000 Cashback**.
9. All retail transactions must be performed within the campaign period. Failing which, the retail transaction will be disqualified from the campaign.

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 ("Eligible Transaction").
11. 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.
12. For non-Malaysia Ringgit Eligible Transaction charged to SCBMB Credit Cards, the transaction amount authorised in the Eligible Customer's 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 Customer has made an Eligible Transaction.

Campaign Mechanics for RM145 Cashback

13. Once an Eligible Customer fulfils the criteria as stated in Clause 8(a), RM145 Cashback will be credited into the customer's SCBMB credit card account within 90 days after the end of the Campaign Period. SMS will be sent to the customer's registered mobile number with the Bank to inform them that the Cashback amount has been credited into the credit card account. The details of the credit card account which the Cashback was credited into will be stated in the SMS.
14. Each Eligible Customer is entitled to one (1) Cashback of RM145 within campaign period.
15. The customer will not be entitled to the Cashback and will have to refund the Cashback to the Bank If:
 - a) the customer breaches any of the terms and conditions of the SCBMB Card; or
 - b) the Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign,
16. This refund may be done by either of the following methods:
 - a) the Bank may charge the refund amount to the customer's credit card account; or
 - b) the Bank may debit the refund amount from any current or savings account held by the customer with the Bank
17. If a customer closes and/or cancels all his SCBMB 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.
18. If you do not receive the Reward within 90 days after the end of the Campaign Period, you must inform us within 120 days after the end of the Campaign. We will arrange for the crediting of the Rewards to you after the bank confirms that you have fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

Campaign Mechanics and Winner Selection for RM1,000 Cashback

19. Once an Eligible Customer fulfils the criteria as stated in Clause 8(b), Eligible Customer will earn one (1) entry from every cumulative RM50 spend on retail transaction(s) (either local or overseas spend). The result of entries will be rounded down to the nearest whole number.

Example: A customer performs 5 eligible retail transactions within campaign period and total spending of 5 retail transactions is RM620. With this, RM620 will be divided to RM50 and customer will get 12 entries.

20. Any determination by the Bank as to what constitutes Eligible Transaction shall be conclusive unless the same can be proven to the Bank as being grossly unfair or unjust.
21. Eligible Transactions made by 31 March 2020 must be posted to the Eligible Customer's Credit Card by 6 April 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.
22. A total of three (3) winners will be selected at the end of Campaign Period.
23. All Qualified Customers 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 three (3) (for shortlisting three (3) Eligible Customers) and the result rounded down to the nearest whole number. ("Shortlisted Winner").

Example: If there are total of 6,000 Entries, then the total will be divided by 3. The result is 2,000. The first Shortlisted Grand Prize Winner will be the customer at the position no. 2,000, the second Shortlisted Grand Prize Winner is at position no. 4,000, and third Shortlisted Grand Prize Winner is at position no. 6,000.

24. The RM1,000 Cashback will be credited into the Shortlisted Winner's SCBMB credit card account within 90 days after the end of the Campaign Period. SMS will be sent to the customer's registered mobile number with the Bank to inform them that the Cashback amount has been credited into the credit card account. The details of credit card account which the Cashback was credited into will be stated in the SMS.
25. If you do not receive the Reward within 90 days after the end of the Campaign Period, you must inform us within 120 days after the end of the Campaign. We will arrange for the crediting of the Rewards to you after the bank confirms that you have fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

General

26. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
27. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters, claim or dispute arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
28. 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 or channel(s) identified by the Bank.

29. 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.
30. 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