



2021 Q3 Additional Digital Credit Card Online Campaign [Extended] Terms and Conditions (1 July – 31 December 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB or the Bank**") 2021 Q3 Additional Digital Credit Card Online Campaign ("**Campaign**") will run from 1 July – 31 December 2021, inclusive of both dates ("**Campaign Period**").
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below and the relevant banking agreement that governed the relationship between the customer and the Bank.

This Campaign Terms must be read in conjunction with the 2021 Q3 Digital Credit Card Online Campaign Terms and Conditions; respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and the relevant product terms and the banking agreement, this Campaign terms shall prevail limited only to the inconsistencies.

3. The 2021 Q3 Digital Credit Card Online Campaign Terms and Conditions is available at <https://av.sc.com/my/content/docs/my-digital-credit-card-online.pdf>

Eligibility

4. The Campaign is open to New Customers 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) Visa Platinum; or
 - (ii) WorldMiles World Mastercard; or
 - (iii) 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**")

"New Customers" mean applicants who have not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

5. 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 reward under this Campaign



6. To participate in this Campaign, Eligible Customers must:

- i) apply for any SCB Credit Cards listed above during the Campaign Period through the Bank's online channel(s) (i.e. through our website at www.sc.com/my or affiliate marketing partners such as Facebook and Google); and
- ii) have their application successfully approved, all within the Campaign Period;
- iii) activate and spend with their approved SCB Credit Card(s) within 60 days from the credit card approval date ("collectively Successful Eligible Customers")

6.1 If you satisfy all the eligibility criteria set out in Clause 6 i) – iii) and if you did not complete the application through the Bank's online system, you will be eligible to receive an additional RM100 Cashback ("RM100 Additional Cashback") if you submit all necessary valid documents (i.e. ID document and income documents) along with the physical application form to the Bank within 3 working days upon receiving the email sent by the Bank or by Price Solutions Sdn Bhd (A Subsidiary of Standard Chartered Bank Malaysia).

6.2 For avoidance of doubt, the RM100 Additional Cashback eligibility is subject the spend criteria stated in Clause 9 Table A. No.1.

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 usual approving criteria.

Rewards

9. The Successful Eligible Customers will receive the following reward ("**Rewards**") based on the criteria, as set out in Table A below:

Table A: Rewards

No	Rewards	Eligibility
1	RM400 Cashback ("Cashback")	Spend a minimum of 8x retail transaction (any amount) within 60 days upon card approval date
2	RM100 Additional Cashback	Submit all valid documents (i.e. ID document and income documents) along with the physical application form to the Bank within 3 working days from card application submission date

10. The Cashback will be credited to the Successful Eligible principal cardholder's credit card account within 120 days from the last day of the month in which the card was approved.

11. Only one (1) unit of Reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and approved during the Campaign Period. The Bank will decide at its sole discretion which Credit Card account the Reward would be credited into.

12. 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 a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the Successful Eligible Customer.

13. If the Successful Eligible Customer have not received the Rewards within 120 days from the last day of the month in which the card was approved, the Successful Eligible Customer must inform us 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 Rewards to the Successful Eligible Customer after the Bank confirmed that the Successful Eligible Customer had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.



14. The Bank will not entertain any request to change the Reward.

Mechanic(s)

15. For the avoidance of doubt, retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.
16. The Successful Eligible Customers' (inclusive of any supplementary cardholder(s) spend) retail transactions made will be combined and tabulated together to determine whether the Successful Eligible Customers is entitled to get the rewards.
17. The Bank will not be responsible to inform the Successful Eligible Customers if the number of retail transaction(s) made on their SCB Credit Card within 60 days that will entitle them to get the Reward are insufficient.
18. 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.
19. For retail transaction(s), the amount of the transaction(s) as posted to the Successful Eligible Customer's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. Transaction(s) made within the 60 days of the card approval date must be posted to the Successful Eligible Customers' credit card account(s) **by within seven (7) calendar days** to be included towards meeting the Minimum Spend Criteria. Please note that transaction(s) 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.

General

20. 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.
21. The Bank may vary, modify, extend or terminate these Terms and Conditions and/or the Campaign. 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 or branch or SMS or Electronic Direct Mailer)
22. Participant(s) acknowledge and agree to access the Bank's 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.
23. 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.
24. 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.