



Balances Q2 2021 Campaign Terms and Conditions (1 April 2021 – 30 June 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB" or "the Bank") **Balances Q2 2021 Campaign** ("Campaign") commences on **1 April 2021** and ends on **30 June 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.
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 these Campaign terms and conditions and the relevant product terms and the banking agreement these Campaign terms and conditions shall prevail.

Eligibility ("Eligible Cardholders/participants")

4. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") invited by the Bank through Short Messaging Service ("SMS"), email or telemarketing call 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.
5. Individuals below the age of 21 years are not eligible for this Campaign.
6. 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 or to stand a chance to win grand prize under this Campaign.

7. Definitions

Cheque-On-Call Plus ("COC Plus") is a cash advance facility which allows SCBMB credit cardholder to have a portion of his/ her available credit limit under his/ her SCBMB credit card disbursed to his/ her choice of current or savings account with SCBMB Bank or other banks in Malaysia and for the cardholder to repay SCBMB Bank the sum disbursed together with the applicable interest by fixed monthly instalments of up to 60 months tenure. Eligible Participants may get a copy and/or access to Cheque-On-Call Plus Terms & Conditions and Product Disclosure Sheet at sc.com/my

Balance Transfer Plus ("BT Plus") is a facility where SCBMB debit an amount which specified by credit cardholder from credit card and pay the amount to another credit card with another financial institution in Malaysia and/or charge cards billed in Ringgit Malaysia. Cardholder to repay SCBMB Bank the sum disbursed together with the applicable interest by fixed monthly instalments of up to 36 months tenure. Eligible Participants may get a copy and/or access to Balance Transfer Plus Terms & Conditions and Product Disclosure Sheet at sc.com/my



Participation

8. In order to participate in the Campaign, Eligible Cardholders must fulfil the following criteria to be eligible for Cashback as per Table 1 and/ or one (1) Grand Prize as per Table 2:
- 7.1 Successfully apply Cheque-On-Call Plus or Balance Transfer Plus via SCBMB Website (“www.sc.com/my”), SC Mobile app, SCBMB Branches, SCBMB Client Care Centre or Price Solutions (“Telemarketing centre”) for the duration up to 60 months and 36 months tenure respectively within the Campaign Period. The minimum application amount eligible for this campaign is RM2,000. (“Eligible Application”).
9. All applications for Cheque-On-Call Plus or Balance Transfer Plus must be Successfully Approved on or before 30 June 2021. “Successfully Approved” means any Cheque-On-Call Plus or Balance Transfer Plus application which has been approved and not just conditionally approved and where Eligible Cardholder has received a written notification by way of mail, email or short messaging services (“SMS”) that his or her application has been successful approved. The Bank will not be held responsible for late application approval.
10. During the Campaign period, the Eligible Cardholder can only be rewarded with one (1) cashback reward of RM50 cashback for a minimum of RM2,000 Successfully Approved Cheque-On-Call Plus or Balance Transfer Plus.
11. The Bank reserves the right to reject any application in its entirety or approve a lower Cheque-On-Call Plus or Balance Transfer Plus amount where the terms (such as amount, interest rate and/or tenure) are different than those terms requested by the Eligible Cardholder.
12. The Eligible Cardholder will not be entitled to earn the cashback as stated in Clause 10 in the event the Eligible Cardholder cancels the Cheque-On-Call Plus or Balance Transfer Plus facility by calling to Client Care Center or walking into branches on or before the 3rd month billing cycle.

Example: Eligible Cardholder’s billing cycle is 5th of every month.

In any particular month during the Campaign period, if the Approval Date of Cheque-On-Call Plus or Balance Transfer Plus is before 6th day of the month, the month in which the Cheque-On-Call Plus or Balance Transfer Plus is approved shall be taken as the first month of the Billing Cycle. If the Approval Date of Cheque-On-Call Plus or Balance Transfer Plus is from the 6th day onwards of the month, the following month shall be taken as the first month of the Billing Cycle.

No	Approval Date	3 rd month Billing Cycle	Cheque-On-Call Plus/ Balance Transfer Plus Cancellation Date	Entitled for Cashback
1	3 April 2021	5 June 2021	7 July 2021	YES
2	3 April 2021	5 June 2021	5 May 2021	NO



Rewards

Cashback

13. At the end of the Campaign Period, Eligible Cardholders who meet the Eligible Application criteria of each week during the Campaign Period **will be selected as winners on every 30th approved application until it reaches the maximum Cashback capping for Campaign Period as shown in Table 1. Each winner will receive one (1) RM50 Cashback throughout the Campaign Period.**

Campaign Month	Weekly Period *	Cashback per Eligible Cardholders per Campaign Week	Total Cashback per Campaign Week	Total Cashback per Campaign Month
April 2021	1 April – 4 April 2021 5 April – 11 April 2021 12 April – 18 April 2021 19 April – 25 April 2021 26 April – 2 May 2021	RM50	RM2,500	RM12,500
May 2021	3 May – 9 May 2021 10 May – 16 May 2021 17 May – 23 May 2021 24 May – 30 May 2021	RM50	RM2,500	RM10,000
June 2021	31 May – 6 June 2021 7 June – 13 June 2021 14 June – 20 June 2021 21 June – 27 June 2021 28 June – 30 June 2021	RM50	RM2,500	RM12,500

Table 1: Cashback

**Definition of weekly period: starting from Monday to Sunday*

14. Cashback is capped at RM50 per Eligible Cardholder throughout the Campaign Period based on the Eligible Application criteria.
15. Cashback is limited to one (1) per Eligible Cardholder throughout the Campaign period, regardless of how many applications of Cheque-On-Call Plus or Balance Transfer Plus that were Successfully Approved.
16. The weekly total amount of cashback available for this Campaign is capped at RM2,500 only. The total amount of cashback available for this Campaign is capped at RM35,000 only.
17. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within twelve (12) weeks after the end of the Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholder once the cashback has been credited to their credit card account.
18. The Eligible Cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
- 18.1 the Eligible Cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 18.2 the Bank discovers at any time that the Eligible Cardholder did not in fact satisfy the requirements under this Campaign,



19. This refund may be done by either of the following methods, at the Bank's discretion, and the Eligible Cardholder agree for this to be done:
- 19.1 the Bank may charge the refund amount to the Eligible Cardholder's credit card account; or
 - 19.2 the Bank may debit the refund amount from any current or savings account held by the Eligible Cardholder with the Bank.
20. If an Eligible Cardholder closes and/or cancels all his/ her and/ or delinquent in SCBMB Card account(s) before the cashback is credited, the Eligible Cardholder loses his/her entitlement to the cashback and is not entitled to any payment or compensation. Cashback will not be paid to the Eligible Cardholder's current and/or savings account with the Bank.

Grand Prize

21. An Eligible Cardholder who fulfils the criteria as stated in Clause 7 and Clause 8 ("Qualified Cardholders") also stand a chance to be in the running to win one (1) Grand Prize as shown in Table 2.

Grand Prizes
1 unit of Samsung Galaxy S21 5G 8GB+256GB Violet
1 unit of Dyson V10 Absolute
1 unit of Microsoft Surface Pro7

Table 2: Grand Prize

22. A Qualified Cardholder is entitled to win a maximum of one (1) Grand Prize throughout the Campaign Period.
23. A total of three (3) winners ("Winners") will be selected at the end of the Campaign Period.
24. Every RM2,000 Successfully Approved Cheque-On-Call Plus or Balance Transfer Plus application via SCBMB Branches, SCBMB Client Care Centre or Price Solutions will earn 5 entries to stand a chance to win grand prize.
25. Every RM2,000 Successfully Approved Cheque-On-Call Plus or Balance Transfer Plus application via SCBMB Website ("www.sc.com/my") or SC Mobile app will earn 25 entries to stand a chance to win grand prize.
26. A Qualified Cardholders will be listed ("List") and sorted in descending order in accordance to their total entries earned. The top three (3) entries winners within Campaign Period will be shortlisted as the Grand Prize Winner denoted with Winner 1, Winner 2 and Winner 3 ("Shortlisted Grand Prize Winner"), whereby Winner 1 has the most entries and Winner 3 has the least entries within Shortlisted Grand Prize Winner.

Example:

Mr A (Winner 1) earns a total of 1700 entries, Mr B (Winner 3) earns a total of 1050 entries and Mr C (Winner 2) earns a total of 1350 entries during the Campaign period.

Mr A has the privilege to select one (1) out of three (3) grand prizes, followed by Mr C to select one (1) out of remaining two (2) grand prizes. The remaining grand prize will be allocated to Mr B.



27. In the event there are more than one (1) winners having same number of entries in the Shortlisted Grand Prize Winner, the Bank will choose the Winner in descending order in accordance to whom has the higher approved application amount. Should the winners have the same number of entries and the same approved application amount, the Bank will choose the Winner in ascending order in accordance to their unique bank customer internal identification number in the Bank's record and has submitted the application earlier than others.
28. The Winners will be contacted and notified by the Bank via SMS and/ or phone call at the registered mobile number with the Bank and/ or notification letter to the registered mailing address with the Bank within sixty (60) days from the end of Campaign Period.
29. In the event the selected Winners are not contactable within three (3) working days, the Bank reserves the right to replace with a next-in-line Qualified Cardholders as the Winner at its sole discretion. The Bank is not responsible for calls made to the Winners which are not answered or disconnected and/ or due to any other whatsoever reasons. It is the Eligible Cardholders responsibility to ensure that their phone numbers in the Bank's record are current and updated with the Bank.
30. The Bank will send the Grand Prize to the Winners at the registered mailing address with the Bank via a reputable courier service within ninety (90) days after the end of the Campaign Period.
31. The Grand Prize is subject to availability. If the Bank is unable to supply the Grand Prize to the Winners, the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.
32. The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the Winners upon the sending of the Grand Prize or if the Grand Prize is substituted with other products or services, upon receipt of such products. The Bank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Grand Prize that are not directly caused by the Bank's negligence.
33. The Grand Prize is not transferable or exchangeable for credit or kind whether in part or full.
34. 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 manufacturer. The Bank is not responsible for investigating or resolving any disputes between the Winner and the manufacturer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
35. 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(s) in relation to quality or warranty of the Grand Prize or any Terms and Conditions in respect thereof, the Winner shall deal with the manufacturer 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.
36. If the Winner does not receive the Grand Prize within ninety (90) days after the end of the Campaign Period, the Winner must inform the Bank within hundred and twenty (120) days after the end of the Campaign. The Bank will investigate the cause of non-delivery and where possible arrange for the item to be re-delivered to the Winner or by any other manner of delivery as informed by the Winner.

**General**

37. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
38. 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 by the Bank.
39. 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.
40. 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.
36. 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.