

STANDARD CHARTERED BANK MALAYSIA BERHAD (“SCBMB”) & STANDARD CHARTERED SAADIQ BERHAD (“SCSB”)
End-of-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)
Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad (jointly referred to as “the Bank”) End-Year CASA Gamification Campaign (“Campaign”) commences on 1 October 2020 and ends on 31 December 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 must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and/or the banking agreement, these Campaign terms shall prevail.

Eligibility

- 4) This Campaign is open to the following customers by invitation only via SMS and/or Push Notification with a valid Malaysian mobile number (“Eligible Participants”) and perform the eligible transactions (as stated in the column marked ‘Type of Eligible Transactions’ in table below) through the Standard Chartered website and/or the new Standard Chartered Mobile App (**version 8.2 and above – Android, 9.2 and above – iOS**):
 - 4.1 Individuals who has open any Current or Savings Account (“CASA”) with SCBMB or any Current or Savings Account (Islamic CASA) with SCSB (hereinafter referred to as “Eligible CASA”)
 - 4.2 Existing CASA and Islamic CASA account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - 4.3 Maintain all their accounts and debit card / debit card-i with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - 4.1 The persons who are not eligible to participate in this campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 - 4.1 Accountholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the accountholder, during the Campaign Period are not eligible for the Campaign.

Participation and Qualifying Criteria

- 5) To participate, Eligible Participants are required to perform the Eligible Transactions as stated in the table below with a minimum spend (except for SC Mobile App login scenario) to earn opportunities to play Pinball Royale (“Game”) and win prizes as outlined in Clause 13 within the Campaign period.



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ISLAM
TERMS AND CONDITIONS
End-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)

A Standard Chartered Group Company
 Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)
 Standard Chartered Saadiq Berhad (Reg No. 200801022118)

No	Eligible Transactions	Payment Mode	Minimum Amount (RM)	Number of chances for Pinball Royale	Number of Entries for Prize	Remarks
1	Login (SC Mobile App only)	N/A	N/A	1	1	One free chance every 7 rolling days
2	JomPAY	CASA	30	1	3	N/A
3	Bill Payment	CASA	30	1	3	N/A
4	FPX	CASA	30	1	3	N/A
5	Debit Card (Online or POS)	CASA	30	1	3	N/A
6	DuitNow QR P2M	CASA	30	1	5	Only for Merchant transactions

Campaign Mechanics for Daily Cashback Prize

- 6) Once an Eligible Participant fulfils the criteria as stated in Clause 5, a Push Notification with a clickable link generated by an automated computerised system will be sent to the Eligible Participants mobile device registered with the Standard Chartered Mobile App.
- 7) Eligible Participants are required to click on the link to play Pinball Royale which will then confirm if the Eligible Transaction done is entitled for Daily Cashback Prize. To play the Game, internet connectivity on the Eligible Participants device is required.
- 8) Each Eligible Participants will only receive one (1) link in one (1) Push Notification with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 1 October 2020 to 2359 hours 31 December 2020, whereby Eligible Participants can only access the link during the stipulated period as above.
- 9) Eligible Transaction charged to the secondary accountholders will be counted as an Eligible Transaction made by the primary accountholder for the purposes of this Campaign and Push Notification will only be sent to primary accountholder to play the Game.
- 10) Only mobile devices with Inbox Notification feature registered will receive the Push Notification to play the Game and stand a chance to win daily cashback. Eligible Participants who have not registered / unregistered Inbox Notification will not receive the Push Notification to play the Game or win daily cashback.
- 11) The speed and reliability of service of the Eligible Participant's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any Push Notification or any interruption before, during or after the Eligible Participant played the Game which in any way would cause the Eligible Participant to lose his/her chance to play the Game. Eligible Participants shall be solely responsible for all fees and charges imposed by their service providers.
- 12) The Bank is not responsible for any failure or delay in the transmission of the Push Notification by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.



PERBANKAN ISLAM

TERMS AND CONDITIONS

End-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)

A Standard Chartered Group Company
Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)
Standard Chartered Saadiq Berhad (Reg No. 200801022118)

Daily Cashback Prize

13) The total quantity of Daily Cashback Prize available throughout the Campaign Period is as follows:

No.	Daily Cashback Prize Description	Total Available Quantity
1	RM1 Cashback	150,000
2	RM2 Cashback	15,000
3	RM5 Cashback	4,500
4	RM10 Cashback	1,800
5	RM50 Cashback	360
6	RM100 Cashback	120
TOTAL		171,780

- 14) All Eligible Transactions will be calculated from Malaysian time 0000 hours 1 October 2020 to 2359 hours 31 December 2020 during the Campaign Period.
- 15) An Eligible Participant is entitled to win a maximum of two (2) Daily Cashback Prize(s) per day, regardless of how many Eligible Transaction he/she transacted.
- 16) All Daily Cashback Prizes will be credited to the Eligible Participant's primary CASA or Islamic CASA within sixty (60) working days from the end of each calendar month of the Campaign Period. Where the cashback won by the Eligible Transaction was in fact done by the secondary accountholder, the cashback will be credited to the primary CASA or Islamic CASA.
- 17) Premium segment clients will be entitled to a double cashback bonus should they win the Daily Cashback Prize. (i.e. Client A won RM5 from the Game, Bank will credit RM5 + RM5 to the CASA)
- 18) Upgraded clients will need to be tagged as Premium segment at point of Daily Cashback fulfilment to be entitled for double cashback.
- 19) The participant loses his/her entitlement to the Cashback Prizes and will have to refund the Cashback Prizes to the Bank if:
- 18.1 the accountholder breaches any of the terms and conditions of the SCBMB and/or SCSB CASA; or
 - 18.2 the Bank discovers at any time that the accountholder did not in fact satisfy the requirements under this Campaign
- 20) The refund may be done by the Bank debiting the refund amount from any current or savings account held by the Participant with the Bank at the Bank's discretion. By participating in this Campaign, the accountholder agrees for this to be done.
- 21) If an accountholder closes **all his SCBMB and/or SCSB CASA account(s)** before the Cashback Prizes is credited, the accountholder loses his/her entitlement to the Cashback Prizes and is not entitled to any payment or compensation.



PERBANKAN
ISLAM

TERMS AND CONDITIONS

End-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)

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Standard Chartered Saadiq Berhad (Reg No. 200801022118)

Winner Selection

- 22) Winners will be selected based on a prefixed Cashback Prizes placement according to the sequential order of the transaction done on that day until the capping for the number of Daily Cashback Prize has reach the capping as stated in Clause 13.
- 23) Transactions that do not fall under the prefixed Cashback Prizes placement will not be eligible for Daily Cashback Prize.

Campaign Mechanics for the Monthly / Grand Prizes

- 24) Once an Eligible Participant fulfils the criteria as stated in Clause 5, the Eligible Participant will earn entry(ies) as defined in Table A below to stand a chance to win one (1) Monthly Prize or Grand Prize as explained in Clause 24.

No	Eligible Transactions	Number of Entries for Prize	Remarks
1	Login (SC Mobile App only)	1	One free chance every 7 rolling days
2	JomPAY	3	N/A
3	Bill Payment	3	N/A
4	FPX	3	N/A
5	Debit Card (Online or POS)	3	N/A
6	DuitNow QR P2M	5	Only for Merchant transactions

(Table A: Entries Table)

Monthly Prizes

- 25) Eligible Participants shall earn and accumulate entries as define in Table A above during the Campaign Period to be in the running to win one (1) Monthly Prize

Participating Month	Date	Monthly Prize	Quantity
Month 1	1 October 2020 - 31 October 2020	RM5,000 Cashback	5 units
Month 2	1 November 2020 – 30 November 2020	RM5,000 Cashback	5 units
Month 3	1 December 2020 - 31 December 2020	RM5,000 Cashback	5 units

- 26) An Eligible Participant is entitled to win a maximum of one (1) Monthly Prize throughout the Campaign Period.



PERBANKAN ISLAM

TERMS AND CONDITIONS

End-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)

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Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)
Standard Chartered Saadiq Berhad (Reg No. 200801022118)

Monthly Prize Winner Selection

- 27) A total of five (5) winners (“Winners”) will be selected at the end of each Participating Month as defined in clause 24.
- 28) All Qualified Participants 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 five (5) and the result rounded down to the nearest whole number. (“Shortlisted Monthly Prize Winner”).

Example: If there are total of 50,000 Entries, then the total will be divided by 5. The result is 10,000. The first Shortlisted Monthly Prize Winner will be the customer at the position no. 10,000, the second Shortlisted Monthly Prize Winner at position no. 20,000 and so on until the 5th Shortlisted Monthly Prize Winner on the List is selected.

- 29) The Winners will be notified by the Bank via SMS and/or Push Notification at the registered mobile device with the Bank within sixty (60) days from the end of Campaign Period.

Grand Prize

- 30) Eligible Participants shall earn and accumulate entries as defined in Table A above during the Campaign Period to be in the running to win one (1) Grand Prize

Participating Months	Date	Grand Prize	Quantity
Month 1 – Month 3	1 October 2020 - 31 December 2020	RM20,000 Cashback	1 unit

- 31) An Eligible Participant who has won a Monthly Prize as stated in Clause 24 will not be in the running to win the Grand Prize.

Grand Prize Winner Selection

- 32) A total of one (1) winner will be selected at the end of the Campaign Period.
- 33) All Qualified Participants 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 Participants and the result rounded down to the nearest whole number. (“Shortlisted Grand Prize Winner”).

Example: If there are total of 30,000 Entries, then the total will be divided by 3. The result is 10,000. The first Shortlisted Grand Prize Winner will be the customer at the position no. 10,000, the second Shortlisted Grand Prize Winner at position no. 20,000, and so on until the 3rd Shortlisted Grand Prize Winner on the List is selected.



PERBANKAN
ISLAM
TERMS AND CONDITIONS
End-Year CASA Gamification Campaign 2020
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Standard Chartered Saadiq Berhad (Reg No. 200801022118)

- 34) 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 sixty (60) days from the end of Campaign Period. In the event the Bank fails to contact the first Shortlisted Grand Prize 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 Grand Prize Winner will then be contacted until there is a confirmed Grand Prize Winner.

Other Terms & Conditions of Monthly Prizes and Grand Prize

- 35) Fulfilment of the Monthly / Grand Prize will be provided by the Bank within sixty (60) days from the announcement of the winners for each Participating Month.
- 36) Monthly Prizes and/or Grand Prize are not transferable or exchangeable for credit or kind whether in part or in full.
- 37) All Cashback will be credited into the Shortlisted Monthly Prize / Grand Prize winner's primary CASA or Islamic CASA within sixty (60) working days from the end of each calendar month of the Campaign Period
- 38) Premium segment double cashback bonus will not be applicable to the Monthly / Grand Prize.
- 39) The participant loses his/her entitlement to the Cashback Prizes and will have to refund the Cashback Prizes to the Bank if:
- 37.1 the accountholder breaches any of the terms and conditions of the SCBMB and/or SCSB CASA; or
 - 37.2 the Bank discovers at any time that the accountholder did not in fact satisfy the requirements under this Campaign
- 40) If an accountholder closes **all his SCBMB and/or SCSB CASA account(s)** before the Cashback Prizes is credited, the accountholder loses his/her entitlement to the Cashback Prizes and is not entitled to any payment or compensation.
- 41) If you do not receive the prize within ninety (90) days after the end of the Campaign Period, you must inform us within hundred and twenty (120) days after the end of the Campaign. The Bank will where possible arrange for the cashback to be re-delivered to you or by any other manner of delivery as informed to you.

General

- 51) The Bank shall not be liable for any cost incurred by the Eligible Participant in participating in this Campaign including but not limited to cost of internet connectivity for the Game.
- 52) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 53) 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.
- 54) 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.



TERMS AND CONDITIONS
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- 55) By participating in the Campaign, all participants:
- (i) agree to participate in any interviews, prize giving ceremony 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.
- 56) 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.
- 57) All information is accurate at the time of publication.



TERMS AND CONDITIONS

End-Year CASA Gamification Campaign 2020
(1 October 2020 – 31 December 2020)

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