



Terms and Conditions

Q4 2021 – 400 Cashback - Credit Card Acquisition Campaign (15th October – 31st December 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Q4 2021 – 400 Cashback- Credit Card Acquisition Campaign (“**Campaign**”) will run from 15th October to 31st 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.
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 together with our banking agreement this Campaign terms and conditions shall prevail.

Eligibility

4. The Campaign is open to New to Product (“**NTP**”) customers and Existing to Product (“**ETP**”) 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) Platinum Mastercard Basic; or
 - (ii) Visa Platinum; or
 - (iii) WorldMiles World Mastercard; or
 - (iv) Priority Banking Visa Infinite; or
 - (v) 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/participants**”)

New to Product (“**NTP**”) means applicants who have not held any SCBMB credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

Existing to Product (“**ETP**”) means customers who have held SCBMB credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

5. New 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 rewards under this Campaign.



Participation

6. To participate in this Campaign, Eligible Customers/participants must:
- (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's channels which are any of the Bank's branches, Price Solutions Sdn Bhd's sales agents, and any other authorized sales channels; **and**
 - (ii) have their application successfully approved, all within the Campaign Period; **and**
 - (iii) activate and spend with their approved SCB Credit Card(s) within 60 days from the credit card approval date ("**Successful Eligible Customers**")
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 approving criteria.
9. The **Successful Eligible Customers** will receive the following reward ("**Reward(s)**") based on the criteria, as set out in Table A below :

Table A: Reward(s)

Cardholders	Tier	Reward(s) Criteria	Total Cashback (RM)
NTP	1	Activate and perform at least 1x retail spend/transaction of any amount within 60 days from card approval date and get RM25cashback	25
NTP	2	Activate and perform a total of 8x retail spends/transactions of any amount within 60 days from card approval date and get additional RM75 cashback	75
NTP	4	Credit card approved with : Cash-on-Call Plus (min of RM1,000 at 9.88%) Or Balance Transfer Plus (min of RM1,000 at 3.99%)	150
ETP/NTP	5	Add 1 Principal Card Get additional RM25 when you activate & spend any amount within 60 days from card approval date (Maximum up to 2 add cards)	50



ETP/NTP	6	Add 1 Supplementary Card Get additional RM50 when you activate & spend any amount within 60 days from card approval date (Maximum up to 2 supplementary cards)	100
Maximum Reward(s) Value			400

10. Each Successful Eligible Customer will get a maximum of 6 Reward(s) as per Table A: Reward(s) and the Bank will decide which Principal Credit Card account the reward would be credited into based on our usual practice and process.
11. For Reward Tier 1, each Successful Eligible Customer must perform at least one (1) retail transaction/spend of any amount within 60 days from card approval date.
12. For Reward Tier 2, each Successful Eligible Customer must perform at least eight (8) retail transactions/spends of any amount within 60 days from card approval date.
13. The following transactions are not eligible for Reward Tier 1 and Tier 2 Cashback:
- i. Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions or any other form of service or miscellaneous fees charged by us;
 - ii. Balances products including but not limited to Balance Transfers, Balance Transfers Plus, Cash-On-Call, Cash-On-Call Plus, Flexi On Payment, Flexi On Payment Plus, Flexi On Balance, Flexi On Balance Plus, Easy Payment Scheme (EPS);
 - iii. Government service tax and other taxes imposed by law;
 - iv. Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies (MCC of 9211, 9222, 9223, 9311, 9399, 9402 & 9405);
 - v. Casino transactions (transactions with MCC 7995/ 4829/ 6051);
 - vi. Charities Spend (transaction with MCC of 8398 & 8661)
14. For Reward Tier 4, the bank reserves the right to reject any application in entirety or approve a lower Cash-on-Call Plus/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.
15. Reward Tier 4 will only be rewarded to Eligible Customer where the Cash-on-Call Plus or the Balance Transfer Plus application is made and approved within 60 days from card approval and remains valid at the point of fulfilment.
16. The Cashback will be credited to the Successful Eligible Customer principal cardholder's credit card account within 120 days from the last day of the month in which the card was approved.

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17. The maximum cashback throughout the entire campaign period is capped at RM 1,200,000. All Cashback are subject to availability and will be rewarded on a sequential order from the first Successful Eligible Customer who fulfilled the requirements until the capping amount stated in this clause is exhausted.
18. The Bank reserves the right to claw back the cashback if:
 - a) The Successful Eligible Customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the Successful Eligible Customer did not in fact satisfy the requirements under this Campaign.
19. This claw back may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers agree for this to be done:
 - a) The Bank may charge the Cashback amount to the Successful Eligible Customer's credit card account; or
 - b) The Bank may debit the Cashback amount from any current or savings account held by the Successful Eligible Customer with the Bank.
20. If the 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 Customers is entitled to receive one (1) 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 based on our usual practice and processes.
21. The Bank will not entertain any request to change the Reward(s).
22. If the Successful Eligible Customer do not receive the Cashback within 120 days from the last day of the month in which the card was approved, the Successful Eligible Customer must inform the Bank 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 Cashback 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.

General

23. 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.
24. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. 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 Mail)
25. Eligible Cardholder(s) acknowledge and agree to access SCBMB 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.
26. By participating in this Campaign, all participants:

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Here for good



- (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.
27. 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.