

Standard Chartered Visa Overseas Spend Campaign (17 March 2018 – 31 May 2018) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Visa Overseas Spend Campaign ("Campaign") commences on 17 March 2018 and ends on 31 May 2018, 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. These terms and conditions must be read together with the relevant banking agreements that are applicable to the product.

Eligibility ("Eligible Cardholders")

4. This Campaign is open to cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") invited by the Bank through SMS only 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 under this Campaign.

Participation

7. In order to participate in the Campaign, Eligible Cardholders must spend the required minimum amount in overseas retail transactions ("Minimum Spend Criteria") using their SCBMB Card throughout the Campaign Period ("Eligible Transactions").
8. 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.
9. Eligible Transactions shall exclude Card-Not-Present (CNP) transactions. CNP is retail transaction where the cardholder is not physically present at the merchant when the payment is made. Overseas internet transactions/ e-commerce transactions fall under CNP transactions.
10. All Eligible Transactions must be made in foreign currency except Ringgit Malaysia ("Overseas Spend"). In the event where the costs of Overseas Spend have been converted to Ringgit Malaysia at the point of sales via Dynamic Currency Conversion (DCC), this form of transaction will be categorized as a local currency transaction instead of an Overseas Spend. For the avoidance of

doubt, an Eligible Transaction shall be considered to be an Overseas Spend if the currency code in which the Eligible Transaction was performed in is in any foreign currency excluding Ringgit Malaysia.

11. Any determination by SCBMB as to what constitutes Overseas Spend and/or Eligible Transactions shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
12. Overseas Spend shall be converted to Ringgit Malaysia for the purpose of calculation of total spend and shall be based on the Bank's prevailing exchange rate.
13. If an Eligible Cardholder holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined to meet the Minimum Spend Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.
14. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
15. Transactions made by 31 May 2018 must be posted to the Eligible Cardholder's credit card account(s) by 7 June 2018 to be included towards meeting the Minimum Spend Criteria. 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.
16. The tracking of Eligible Transactions performed overseas will be based on Malaysia time and the end of the Campaign period will be according to Malaysia time, 2359 hours 31 May 2018.
17. 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.

Cashback

18. **Table A**

Cashback	Minimum Spend Criteria	Capping per Eligible Cardholder throughout Campaign Period	Capping of Number of Winners
1% Cashback on all Eligible Transactions accumulated within the Campaign Period	RM 1,500	RM 30	1,200
3% Cashback on all Eligible Transactions cumulated within the Campaign Period	RM 3,000	RM 138	400

19. At the end of the Campaign Period, winners will be selected in sequential order from the first Eligible Cardholders who meet the Minimum Spend Criteria until it reaches the maximum capping of winners, as per Table A above.
20. Cashback is limited to one (1) per Eligible Cardholder throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
21. The total amount of cashback for this Campaign is capped at RM 91,200 only.
22. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within fifteen (15) 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.
23. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 23.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 23.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign.
24. This refund may be done by either of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
 - 24.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 24.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
25. If a cardholder closes and/or cancels all his SCBMB Card account(s) before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/or savings account with the Bank.

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, dispute or claim 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, and in the Bank's branches.
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.