

Terms and Conditions

0% Cheque-On-Call Plus Credit Card Acquisition Campaign (1st July – 31st December 2020)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) H2 2020 – 0% Cheque-On-Call Plus (“**COC Plus Credit Card Acquisition Campaign (“Campaign”)**) will run from 1st July to 31st 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 the banking agreement these Campaign terms shall prevail.

Eligibility

4. The Campaign is open to New to Product (“NTP”) 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
 - (ii) Liverpool FC Cashback
 - (iii) JustOne Platinum MasterCard
 - (iv) Visa Platinum
 - (v) WorldMiles World MasterCard
 - (vi) Priority Banking Visa Infinite
 - (vii) 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.

5. NTP 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:
 - a) Apply for any SCB credit cards together with Cheque-On-Call Plus (“**COC Plus**”) through SCBMB via any channel by providing details of his/her an active individual savings or current account held with a banking institution licensed by Bank Negara Malaysia to receive the amount for the COC Plus disbursed
7. An Eligible Customers is only allowed to apply for a COC Plus at 0% interest with monthly repayment tenure of 12 months only (“**COC Tenure**”) respectively once during the campaign period.
8. After an Eligible Customers takes up the COC Plus 0% at a tenure of 12 months at the point of application, the Eligible Customers will **not** be able to change/alter the COC Plus Tenure, COC Plus amount and/or the COC Plus monthly instalment.
9. The table below refer to the minimum amount and maximum amount of COC Plus 0% that a participant is eligible for. Additionally, a cap of RM10 million is levied on the amount of COC Plus 0% that is to be disbursed per calendar month for all participants in this campaign.

Offer	Criteria	Campaign Capping
0% COC Plus	Tenure: 12 months Minimum Amount: RM1000 Maximum Amount: RM15000 or up to 50% of the credit limit, whichever is lower	Capping of RM10 million per calendar month

10. The approved COC Plus amount will be transferred to the Eligible Customers ’s active individual savings or current bank account within fourteen (14) working days from the date of the approval. The Eligible Cardholder will be notified of his/her approved COC Plus application via SMS.
11. The one-time cash advance fee of 2% or RM25 (which is higher) for amount of approved COC Plus application of less than RM9,999 will be waived only for this campaign.
12. The Bank may at its discretion:
 - (i) Approve the COC Plus applied; or
 - (ii) Approve the COC Plus at a lower amount than what was applied which is determined by the Bank at its discretion and will disburse the funds accordingly.
 - (iii) Decline the COC Plus application, as the Bank deems fit. The Bank is not obliged to assign any reason to the Eligible Customers in respect of the exercise of its discretion pursuant to this clause.
13. The application, approval and disbursement of COC Plus is not subject to any administrative fee, upfront fee and/or processing fees. The Eligible Customers may at any point during the COC Tenure request to terminate the COC Plus by informing the Bank via contact centre at 1 300 888 888.

Smart Credit Card (“Smart Card”) Launch Offer (w.e.f. 2nd November 2020)

14. Eligible Customers who applied for Smart Card and 0% COC Plus will be eligible for an additional RM100 Cashback from the period of 2nd of November 2020 to 31st of December 2020, with condition as follows:
 - a) Must activate the card, and
 - b) Spend at least one (1) retail transaction within 60 days upon card approval date
15. The Cashback will be credited to the Eligible Customer principal cardholder’s credit card account within 120 days from the last day of the month in which the card was approved.
16. The Bank reserves the right to claw back the cashback if:
 - a) The Eligible Customers breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the Eligible Customers did not in fact satisfy the requirements under this Campaign.
17. This claw back may be done by either of the following methods, at the Bank’s discretion, and Eligible Customers agree for this to be done:
 - a) The Bank may charge the cashback amount to the Eligible Customer’s credit card account; or
 - b) The Bank may debit the Cashback amount from any current or savings account held by the Eligible Customers with the Bank.
18. If you do not receive the Cashback within 120 days from the last day of the month in which the card was approved, you must inform us within 120 days from the last day of the month in which the card was approved. We will arrange for the crediting of the Cashback to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Eligible Customer’s Credit Card account.

General

19. 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.
20. 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 EDM)
21. 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.
22. 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.

23. 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.