

Terms and Conditions H1 2020 Credit Card Acquisition Campaign (1st January – 30th June 2020)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) H1 2020 Credit Card Acquisition Campaign (“**Campaign**”) will run from 1st January to 30th June 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 terms and the relevant product terms and the banking agreement these terms shall prevail.

Eligibility

4. The Campaign is only open to New 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) Liverpool FC Cashback
 - (ii) JustOne Platinum MasterCard;
 - (iii) Visa Platinum
 - (iv) WorldMiles World MasterCard.
 - (v) Priority Banking Visa Infinite.

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**”)

"New Customers" mean applicants who have not held any Standard Chartered Bank Malaysia Berhad 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 must:

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- (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's **offline** channels which are any of the Bank's branches, Price Solutions Sdn Bhd's sales agents, and any other authorized offline sales channels; **and**
- (ii) have their application successfully approved, all within the Campaign Period; **and**
- (iii) activate and spend any amount with their approved SCB Credit Card(s) within 60 days from the credit card approval date (activation criteria). ("**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**") as set out in Table below

Table A: Reward

No.	Reward Criteria	1. WorldMiles MasterCard 2. Priority Banking Visa Infinite	1) Liverpool FC Cashback 2) JustOne Platinum Mastercard 3) Visa Platinum
A	First Principal card	RM145	RM100
B	Second principal card onwards :	RM30 <u>each</u> (limited to a maximum of 2 SCB credit card)	RM30 <u>each</u> (limited to a maximum of 2 SCB credit card)
C	Supplementary card :	RM50 <u>each</u> (limited to a maximum of 3 supplementary credit card)	RM50 <u>each</u> (limited to a maximum of 3 supplementary credit card)
D	Swipe 3x any amount within 60 days of card approval	RM105	RM100
E	Credit card approved with - Balance Transfer Plus (min of RM5,000 at 2.99%) OR - Credit card CashOne	RM50	RM50
	Maximum Cashback	RM510	RM460

- 10. Each Successful Eligible Customer will get a maximum of 5 Reward(s) as per Table A: Reward and the Bank will decide in its sole discretion which Credit Card account the reward would be credited to.
- 11. Reward(s) are given based on the highest tier as per the Table A subject to the maximum cashback stated in the same table. For example, if a Successful Eligible Customer has WorldMiles MasterCard & Liverpool FC Cashback for this campaign, he/ she will only get a maximum of RM510 cashback.

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12. The Reward will be credited to the Successful Eligible principal cardholder's credit card account **within** 120 days from the last day of the month in which the card was approved.
13. The bank reserves the right to reject any application in its entirety or approve a lower 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.
14. Reward E will only be rewarded to Eligible cardholder's account where the Balance Transfer Plus or the Credit Card Cashone application is made and approved within the Campaign Period and remains valid at the point of fulfilment.
15. The customer will lose his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank if:
 - a) The customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
16. This refund 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 refund amount to the customer's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
17. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer 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 customer.
18. The Bank will not entertain any request to change the Reward.
19. If you do not receive the Reward 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 Rewards to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

General

20. 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 solely by the Bank.
21. 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)
22. 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.

23. 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.

24. 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.