

## Standard Chartered Bank Malaysia Berhad Debit Card - JustOne Account – JomPay Campaign Terms and Conditions

### Campaign

1. The Debit Card - JustOne Account - JomPay Campaign (“Campaign”) will run from 20 July 2016 – 31 October 2016 (“Campaign Period”), inclusive of both dates organised by Standard Chartered Bank Malaysia Berhad (“the Bank”).
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

### Eligibility

3. This Campaign is open to:-
  - i) New and Existing Clients of the Bank and Standard Chartered Saadiq Berhad (“SCSB”).
  - ii) Individuals who open a JustOne Account (comprising of a JustOne Current Account and JustOne Savings Account) with the Bank within the Campaign Period; or
  - iii) Existing JustOne Account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period; or
  - iv) Individuals who open a Saadiq JustOne-i (comprising of a Saadiq JustOne Investment Account-i and Saadiq JustOne-i) with SCSB within the Campaign Period; or
  - v) Existing Just One or Saadiq JustOne-i Account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
  - vi) Individuals with a MasterCard debit card or MasterCard debit card-i
  - vii) Individuals who have an online account with the Bank and / or SCSB and performed at least one (1) online bill payment via JomPay during the Campaign Period (hereinafter referred to as “Eligible Participants”)
4. The persons who are not eligible to participate in this Campaign are sole-proprietor, partnership, charitable/non-profit organization/societies, corporate and commercial clients

### Interpretation

For purposes of this Campaign:

- a) “**New Clients**” mean clients who do not have existing JustOne Account / debit card / online banking account with the Bank and Saadiq JustOne-I / debit card-I online banking account with SCSB prior to the start of the Campaign Period
- b) “**Existing Clients**” mean client of the Bank or SCSB who holds a JustOne Account or Saadiq JustOne-i / debit card or debit card-i / online banking account with the Bank or SCSB

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- c) **“Campaign Month”** refers to either July, August, September or October 2016.
- d) **“Fresh Funds”** means funds which do not originate from any accounts held with the Bank or SCSB.
- e) **“Base Month Balance”** means the Eligible Participant’s monthly average balance in the JustOne Savings Account or Saadiq JustOne-i in June 2016 for Existing Clients
- f) **“Saadiq JustOne Investment Account-i”** is not eligible for PIDM coverage.
- g) **“MAB”** means the monthly average balance in the participating JustOne Savings Account(s) or Saadiq JustOne-i in the months during the Campaign Period
- h) **“Incremental MAB”** means the increase in the MAB in the JustOne Savings Account or Saadiq JustOne-i, as compared to the MAB in that account during the Base Month. New JustOne Accounts / Saadiq JustOne-i opened from 1 July 2016 onwards is deemed as having a zero MAB. JustOne Accounts / Saadiq JustOne-i opened prior to 1 July 2016 will be benched against June 2016’s MAB balance as per Table A.

**Table A**

**For Existing Clients**

MAB = 
$$\frac{\text{Sum of day-end balances in the JustOne Savings Account or Saadiq JustOne-i during the campaign month}}{\text{Number of days in the Campaign Month}}$$

Incremental MAB = MAB during the campaign month – Base Month Balance

**For New Clients**

Incremental MAB = MAB during the campaign month – zero (0)

**Participation**

9. In order to participate in the Campaign, Eligible Participants must fulfill the following requirements during the Campaign Period to earn the stipulated number of Campaign entries (each an “Entry”, and collectively, “Entries”):
  - (a) Must have an incremental MAB of RM500 deposited into the JustOne Savings Account or Saadiq JustOne-i AND minimum RM50 point of sale spend on the Bank debit card / debit card-i during the campaign month
  - (b) Must have an incremental MAB of RM500 deposited into the JustOne Savings Account or Saadiq JustOne-i AND minimum one (1) online bill payment via JomPay during the campaign month



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**Customers With CHIP and Signature Debit Card / Debit Card-i**

Mechanics	No. of Entries
Every incremental monthly average balance of RM500 deposited into JustOne Savings Account / Saadiq JustOne-i + RM50 spend	5
Every incremental monthly average balance of RM500 deposited into JustOne Savings Account / Saadiq JustOne-i + every one (1) bill payment via JomPay	5

**Customers With CHIP and PIN Debit Card / Debit Card-i\***

Mechanics	No. of Entries
Every incremental monthly average balance of RM500 deposited into JustOne Savings Account / Saadiq JustOne-i + RM50 spend	10
Every incremental monthly average balance of RM500 deposited into JustOne Savings Account / Saadiq JustOne-i + every one (1) bill payment via JomPay	10

\* Cardholders who have applied for the Chip and PIN debit card/debit card-i will receive 2X entries

10. For avoidance of doubt, the following scenarios indicates the number of Entries an Existing Client and New Client can earn under this Campaign as per the example in Table B and Table C.

**Table B: Existing Client**

Base Month Balance (June 16)	MAB	Incremental MAB	Debit Card / Debit Card-i Transaction / JomPay payment	Debit Card / Debit Card-i Type	Entries Earned
RM100,000	<u>July 16</u> RM200,000	<u>July 16</u> RM100,000 (RM200,000 – RM100,000)	RM100 spend on 1 July 16	Chip & Signature card	10 Entries
	<u>Aug 16</u> RM201,000	<u>Aug 16</u> RM101,000 (RM201,000 – RM100,000)	Two (2) JomPay payment	Chip & PIN card	20 Entries
	<u>Sept 16</u> RM95,000	<u>September</u> -RM5,000 (RM95,000 – RM100,000)	One (1) JomPay payment	Chip & PIN card	0 Entries
	<u>Oct 16</u> RM200,00	<u>October</u> RM100,000 (RM200,000- RM100,000)	RM500 on 15 October 2016	Chip & PIN card	100 Entries

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**Table C: New Client**

Base Month Balance (May 16)	MAB	Incremental MAB	Debit Card / Debit Card-I Transaction / JomPay payment	Debit Card / Debit Card-I Type	Entries Earned
Client B RM0	Aug 16 RM1,000	Aug 16 RM1,000 (RM1,000 – RM0)	Two (2) JomPay payment	Chip and PIN card	20 Entries
	Sept 16 RM1,500	September RM1,500 (RM1,500 – RM0)	One (1) JomPay payment	Chip and PIN card	10 Entries
	Oct 16 RM2,000	October RM2,000 (RM2,000-RM0)	RM20 spend on 15 October 2016	Chip and PIN card	0 Entries

11. Transactions made by **31 October 2016** must be posted to the Eligible Participant’s account(s) by **10 November 2017** to be included towards earning Entries. 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.
12. The following transactions will not earn any Entries:
- 12.1) Charges which are subsequently voided, disputed or charged-back to the debit card / debit card-i;
- 12.2 Cash withdrawals, disputed transactions and any fees charged by the Bank, including but not limited to annual fees, interest (not applicable to SCSB), compensation, finance charges and such other charges.
13. If an Eligible Participant is entitled to rewards under more than one promotion run concurrently by the Bank, the Bank reserves the right to determine which rewards the client is entitled to.

**Winner Selection**

**14 Weekly and Monthly Prize Winner**

- i) There are in total twenty five (25) prize winners per week (“Weekly Prize Winners”), with a total of three hundred and seventy five (375) winners during the Campaign Period.
- ii) There are in total three (3) prize winners per month (“Monthly Prize Winners”), with a total of twelve (12) winners during the Campaign Period.
- iii) The Weekly Prize Winners will receive shopping vouchers worth RM60 each, in which the choice of shopping vouchers will be decided by the Bank. The Monthly Prize Winners will receive twenty one thousand (21,000) AirAsia BIG Points.

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iv) Weekly Prize Winners will be chosen two (2) months after the end of the campaign month. For example, Weekly Prize Winners for Period 1 to Period 2 will be chosen in October 2016.

v) Monthly Prize Winners will be chosen two (2) months after the end of the campaign month. For example, Monthly Prize Winner for Period 1 will be chosen in October 2016.

**Table D**

Campaign Tracking (Weekly Prize Winners)	Campaign Tracking Period	Total Weekly Prize Winners
Period 1	20 – 26 July 2016	25
Period 2	25 July – 1 Aug 2016	25
Period 3	3 – 9 August 2016	25
Period 4	10 – 16 August 2016	25
Period 5	17 – 23 August 2016	25
Period 6	24 – 30 August 2016	25
Period 7	31 August – 6 September 2016	25
Period 8	7 – 13 September 2016	25
Period 9	14 – 20 September 2016	25
Period 10	21 - 27 September 2016	25
Period 11	28 September – 4 October 2016	25
Period 12	5 – 11 October 2016	25
Period 13	12 – 18 October 2016	25
Period 14	19 – 25 October 2016	25
Period 15	26 – 31 October 2016	25

**Table E**

Campaign Tracking (Monthly Prize Winners)	Campaign Tracking Period	Total Monthly Prize Winners
Period 1	20 -31 July 2016	3
Period 2	1 – 31 August 2016	3
Period 3	1 – 30 September 2016	3
Period 4	1 – 31 October 2016	3

vi) All Eligible Participants with at least one (1) Entry will be listed (“List”) in accordance with the client’s unique bank client internal identification number, in the Bank’s records. After that, Eligible Participants who have further Entries will be added into the List a second time, again in accordance with their unique bank client internal identification number in the Bank’s records, then a third time and so on until all their Entries have been exhausted.

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vii) To determine the Weekly and Monthly Prize Winners, the total number of Entries in the List will be divided by 25 and 3 for each period respectively, and the result rounded down to the nearest number.

viii) The chosen winners for the Weekly Prize Winners will be the client appearing on the List at the positions which matches each multiple of that number from the 1st multiple up to the 25th and Monthly Prize Winners will be the client appearing on the List at the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> multiple for each respective Campaign Tracking Period as per the example in Table F below.

ix) After the Monthly Prize Winner has been chosen, the Bank will call that client at his/her latest telephone number in the Bank's records, within 90 days from the end of the Campaign Period. If a shortlisted Monthly Prize Winner cannot be contacted after three (3) attempts, a new Monthly Prize Winner will be chosen and the calling process will be repeated. The new chosen Monthly Prize winner will be the next number on the List.

**Table F**

**Example: Weekly Prize Winner**

If there are total of 500 Entries per Campaign Tracking Period, then that total of 500 will be divided by 25. The result is 20. Hence, the twenty five (25) Weekly Prize Winners at position no. 20, 40, 60 and so on until 500 will be entitled to receive shopping vouchers worth RM60 each.

**Example: Monthly Prize Winner**

If there are total of 3,000 Entries per Campaign Tracking Period, then that total of 3,000 will be divided by 3. The result is 300. Hence, the three (3) Monthly Prize Winners at position no. 300, 600 and 900 will be entitled to receive 21,000 AirAsia BIG Points each.

**Grand Prize Winner**

- i) There are in total five (5) Grand Prize Winners for this Campaign.
- ii) Each Grand Prize winner will receive 36,000 AirAsia Big Points.
- iii) At the end of the Campaign Period, all Eligible Participants with at least one (1) Entry will be listed ("List") in accordance with the client's unique bank client internal identification number, in the Bank's record. After that, Eligible Participants who have further Entries will be added into the List a second time, again in accordance with their unique internal identification number in the Bank's records, then a third time and so on until all their Entries have been exhausted.
- iv) The total number of Entries in the List will be divided by 5 and the result rounded down to the nearest whole number. The chosen Grand Prize Winners will be the client appearing on the List at the positions which matches each multiple of that number from the 1st multiple up to the 5<sup>th</sup> multiple as per example in Table G.
- v) Monthly Prize Winners are entitled to be chosen as Grand Prize Winners.

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### Table G

Example: If there are total of 20,000 Entries during the Campaign Period, then that total of 20,000 will be divided by 5. The result is 4,000. Hence, the Grand Prize Winners at position no. 4,000, 8,000, 12,000, 16,000 and 20,000 will be entitled to receive 36,000 AirAsia Big Points each.

- vi) After the Grand Prize Winner has been chosen, the Bank will call that client at his/her latest telephone number in the Bank's records, within 90 working days from the end of the Campaign Period. If a chosen Grand Prize Winner cannot be contacted after three (3) attempts, a new chosen Winner will be selected and the calling process will be repeated. The new Grand Prize Winner will be the next number on the List.

### Prizes

16. In the event of Joint Account Holders, the Prize shall be given to the primary Account Holder only.
17. The winners of these AirAsia Big Points must create an AirAsia Account independently in order for the redemption of this points, failing which, the entitlement will be forfeited and that the Bank will not entertain any appeal in regards of this forfeiture.
18. The AirAsia Big points will be credited within 90 days from the end of each Campaign Tracking Period for Monthly Prize Winners, and within 90 days from the end of the Campaign Period for the Grand Prize Winners.
19. The AirAsia Big Points are subjected to its expiry date which will be informed upon fulfillment period and also the terms and conditions imposed by AirAsia. The Bank is not responsible for clients who failed to redeem the points within the validity period upon fulfillment.
20. The shopping vouchers ("Vouchers") will be sent via courier to the Weekly Prize Winners based on the mailing address maintained with the Bank. The Vouchers can only be redeemed once and is not redeemable for cash in whole or part. The Vouchers are not valid after the expiry date. Only original copies of the Vouchers will be accepted. The shopping mall issuing the Voucher has the right to change, modify or amend the conditions stated on the Voucher.  
  
If the Bank discovers at any time that the Eligible Participant fails to satisfy the requirements under this Campaign, the Eligible Participant loses his/her entitlement to the Prize. Winners who lost his/her entitlement to the Prize are not entitled to any payment or compensation.
21. The Prizes cannot be transferred, nor can they be exchanged for cash or for any other item.

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22. The Bank may change or substitute the Prize with an item of similar value if the Prize is recalled, discontinued or out of stock by its manufacturer or distributor.
23. Winners whose JustOne Savings Accounts or Saadiq JustOne-i are suspended, cancelled or terminated for any reason during the Campaign Period or within one (1) month after the Campaign Period ends will not be entitled to any prizes or rewards under this Campaign.

### **General**

24. The Bank's records of details, dates of registration, and transactions are final and conclusive for purposes of this Contest.
25. The Bank's decisions relating to this Campaign are final and binding upon all participants. If any matters arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
26. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at [sc.com/my](http://sc.com/my), and in the Bank's branches.
27. By participating in the Contest, all participants:
  - (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Contest and delivering the Prize;
  - (ii) agree to participate in any prize giving ceremony, 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 Contest, marketing, commercial or other related purpose, without any payment or compensation.
28. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
29. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Malaysia.

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