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STANDARD CHARTERED BANK MALAYSIA BERHAD & STANDARD CHARTERED SAADIQ BERHAD

Digital Account Registration Campaign 2021 (1 October 2021 – 30 November 2021)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad & Standard Chartered Saadiq Berhad (**jointly referred to as “the Bank”**) Digital Account Registration Campaign (**“Campaign”**) commences on 1 October 2021 and ends on 30 November 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 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/or the banking agreement, these Campaign terms shall prevail.

Eligibility

- 4) This Campaign is open to selected clients of the Bank who receive an invitation from the Bank to participate in the Campaign via Electronic Direct Mails (eDM) and/or Short Messaging Service (SMS) (**hereinafter referred to as “Eligible Participants”**) with the following:
 - 4.1 Existing CASA / Islamic CASA account holders or credit cardholders (**both products referred to as “Accounts”**) who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - 4.2 The persons who are not eligible to participate in this campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 - 4.3 Account holders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the account holder, during the Campaign Period are not eligible for the Campaign.
 - 4.4 Have not registered for Standard Chartered Online Banking account prior to the Campaign Period.
- 5) Clients who meet all the eligibility requirements stated in Clause 4 above can take part in this Campaign and stand a chance to win a maximum cashback of Ringgit Malaysia Thirty (RM30) (**“Cash Reward”**).

Participation and Campaign Mechanics

- 6) To participate, Eligible Participants are required to perform the following within the Campaign period:
 - 6.1 **RM10 Cash Reward** – Register for a Standard Chartered Online Banking account and login for the first-time via this link <https://retail.sc.com/my/nfs/login.htm> or registration button or link that will be provided in the Campaign webpage and all marketing communications for this Campaign.
 - 6.2 **RM20 Cash Reward** – Download the SC Mobile App from either App Store or Play Store and login for the first-time with the newly created Online Banking account credentials.

Example – Client A only registers for a Standard Chartered Online Banking account but did not download the SC Mobile App, hence Client A is only qualified to receive RM10 Cash Reward.





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- 7) Clients who have fulfilled all or part of the requirements stated in Clause 6 above (“**Qualifying Criteria**”) shall be referred to as “**the Eligible Winners**”.

Winner Selection Method

- 8) The total Cash Reward allocation for this Campaign is Ringgit Malaysia One Hundred Fifty Thousand (RM150,000). The Cash Reward will be awarded to the Eligible Winners according to the winner selection method specified below.
- 9) Eligible Winners will be selected based on a first-come-first-served basis of the fastest Eligible Participant to complete the Qualifying Criteria above until it reaches the maximum capping of RM150,000 Cash Reward allocated over the Campaign Period.
- 10) Each Winner is eligible to receive only a maximum Cash Reward of RM30 (RM10 + RM20) throughout this Campaign.

Other Terms & Conditions of Cash Reward

- 11) Fulfilment of the Cash Reward will be provided by the Bank within sixty (60) days from the announcement of the winners.
- 12) Cash Rewards are not transferable or exchangeable for credit or kind whether in part or in full.
- 13) All Cash Reward will be credited into the Eligible winner’s primary CASA (in the event the Eligible winner has both a CASA and Credit Card account) or Credit Card account (in the event the Eligible winner only has a Credit Card account) within sixty (60) working days from the end of the Campaign Period.
- 14) If an accountholder closes **all his SCBMB / SCSB CASA and/or credit card account(s)** before the Cash Reward is credited, the accountholder loses his/her entitlement to the Cash Reward and is not entitled to any payment or compensation.
- 15) If you do not receive the Cash Reward within ninety (90) days after the end of the Campaign Period, you must inform us within hundred and twenty (120) days after the end of the Campaign. The Bank will where possible arrange for the Cash Reward to be re-delivered to you or by any other manner of delivery as informed to you.

General

- 16) The Bank’s records of details and transactions are final and conclusive for purposes of this Campaign.
- 17) 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.
- 18) 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.
- 19) 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.
- 20) All information is accurate at the time of publication.

