

## Terms and Conditions August – December 2020 Digital Credit Card Online Campaign

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) August – December 2020 Digital Card Online Campaign (“**Campaign**”) will run from 27 August 2020 to 31 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 and the relevant banking agreement that governed the relationship between the customer and the Bank.

### Eligibility

3. The Campaign is 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) JustOne Platinum MasterCard
    - (ii) Platinum Visa
    - (iii) WorldMiles World MasterCard
    - (iv) Liverpool FC Cashback
    - (v) 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”)

"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.

4. 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 reward under this Campaign.

### Participation

5. To participate in this Campaign, Eligible Customers must:
  - (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's **online** channel ONLY (i.e. through our website at [www.sc.com/my](http://www.sc.com/my)); **and**
  - (ii) have their application successfully approved, all within the Campaign Period; **and**
  - (iii) activate their approved SCB Digital Credit Card within **45 days** from the credit card approval date; **and**

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- (iv) Spend at least 1 time on their approved SCB Credit Card within **45 days** from the credit card approval date to be eligible for **Reward A** or **Reward B**.

**Collectively known as (“Successful Eligible Customers”)**

6. The Bank’s decision on records of the application and approval dates will be final and conclusive.
7. The approval of each application is subject to the Bank’s usual approving criteria.

**Reward A: RM200 Cashback**

8. The Eligible Customers whom selected RM200 Cashback as their signup gift prior to the application and fulfills conditions under Clause 5 (i) to (iv) above will receive the following reward (“Reward A”) as set out in Table A below. The customer can select the Reward A by clicking on preferred sign up gift offered on the webpage

**Table A:**

Card type	Online Channel Reward only
<ul style="list-style-type: none"> <li>▪ JustOne Platinum Mastercard</li> <li>▪ Platinum Visa</li> <li>▪ WorldMiles MasterCard</li> <li>▪ Liverpool FC Cashback</li> <li>▪ Smart Credit Card</li> </ul>	Rm200 Cashback

**Reward B: Mi True Wireless Earbuds**

9. The Eligible Customers whom selected Wireless Earbuds as their signup gift prior to the application and fulfills condition under Clause 5 (i) to (iv) will receive the following reward (“Reward B”) as set out in Table B below: The customer can select the Reward B by clicking on preferred sign up gift offered on the webpage

**Table B:**

Card type	Online Channel Reward only
<ul style="list-style-type: none"> <li>▪ JustOne Platinum Mastercard</li> <li>▪ Platinum Visa</li> <li>▪ WorldMiles MasterCard</li> <li>▪ Liverpool FC Cashback</li> <li>▪ Smart Credit Card</li> </ul>	Mi True Wireless Earbuds

**(“Reward A” and “Reward B” are collectively known as “Rewards”)**

Only 1 unit of Reward A or 1 unit of Reward B will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved during the Campaign Period.

10. 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 a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
11. The Bank will not entertain any request to change the Reward.
12. If you have not received Reward A within 90 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.
13. The Reward B ("**Mi True Wireless Earbuds**") will be couriered to the Successful Eligible Customer within 150 days from the month in which the card was approved. Gifts will be delivered by courier to the customer's latest mailing address in the Bank's records. However, delivery will not be made to any address outside Malaysia. Customer whose mailing address in the Bank's record is an address outside Malaysia and/or a PO Box address must provide the Bank with a suitable delivery address at the time of application. If no such address is provided, the customer must collect his/her Gift from the location notified by the Bank.
14. Delivery will be made against written acknowledgment of receipt of the items by the occupant(s) at the delivery address. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.
15. Gifts which are not claimed will be forfeited. Customer whose Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.
16. Standard Chartered Bank is not an agent of the merchant and makes no representation as to the quality of goods and / or services provided. Any dispute about the goods and / or services is to be resolved directly with the merchant.
17. The Bank will not entertain any request to change the Reward.
18. Customers are advised to examine the Gift upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Gift. Any dispute or complaint about the gift must be resolved directly with the supplier.
19. The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled or discontinued by its manufacturer or distributor.
20. The Bank reserves the right at any time, in our sole and absolute discretion to replace any of the prizes with another prize of similar value. The prizes are neither transferable nor exchangeable for cash or otherwise

#### General

21. 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.
22. The Bank may vary, modify, extend or terminate these Terms and Conditions and/or the Campaign. 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](http://sc.com/my) or branch or SMS or EDM)

23. 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.
24. 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.
25. 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.