



Terms and Conditions

2021 Mar – June Digital Credit Card Online Campaign (15 March – 30 June 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB or the Bank**”) 2021 Mar-June Digital Credit Card Online Campaign (“**Campaign**”) will run from 15 March 2021 to 30 June 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 this Campaign terms and the relevant product terms and the banking agreement this Campaign terms shall prevail.

Eligibility

4. 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) Visa Platinum
 - (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/participants**”)

"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. 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

6. To participate in this Campaign, Eligible Customers must:
 - i) apply for any 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); and
 - ii) submit full documentation (i.e. ID and income documents) to the Bank;
 - iii) have their application successfully approved, all within the Campaign Period;
 - iv) activate and spend with their approved SCB Credit Card(s) within 60 days from the credit card approval date (“**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 usual approving criteria.

Rewards

9. The Successful Eligible Customers will receive the following reward ("**Rewards**") based on the criteria, as set out in Table A below:

Table A: Rewards

Tier	Rewards	Eligibility
1	RM20 Grab Voucher ("e-voucher")	Upon full document (ID and income document) submission on the application day or within 3 working days from card application submission date
2	RM150 Cashback ("Cashback")	Spend 1x retail transaction (any amount) within 60 days upon card approval date
3	RM330 Cashback ("Cashback")	Spend a total of 10x retail transactions (any amount) within 60 days upon card approval date

10. The e-voucher will be sent to the Successful Eligible Customer's mobile number stated in the application form within one (1) month upon full application submission date.
11. The Cashback will be credited to the Successful Eligible principal cardholder's credit card account within 90 days from the last day of the month in which the card was approved.
12. Only one (1) unit of Reward in each Rewards tier will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and approved during the Campaign Period. The Bank will decide at its sole discretion which Credit Card account the Tier 2 and Tier 3 Rewards would be credited into.
13. 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 Successful Eligible 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 Successful Eligible Customer.
14. If the Successful Eligible Customer have not received the Tier 2 and Tier 3 Rewards within 90 days from the last day of the month in which the card was approved, the Successful Eligible Customer must inform the Bank within 120 days from the last day of the month in which the card was approved. The Bank will arrange for the crediting of the Rewards to the Successful Eligible Customer after the Bank confirmed that the Successful Eligible Customer had fulfilled the requirement and the non-crediting of the Reward to the Successful Eligible Customer's Credit Card account.
15. The Bank will not entertain any request to change the Reward.

Mechanic(s)

16. For the avoidance of doubt, retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.
17. The Successful Eligible Customers' (inclusive of any supplementary cardholder(s) spend) retail transactions made will be combined and tabulated together to determine whether the Successful Eligible Customers is entitled to get the Rewards.



18. The Bank will not be responsible to inform the Successful Eligible Customers if the number of retail transaction(s) made on their SCB Credit Card within 60 days that will entitle them to get the Reward are insufficient.
19. Charges which are subsequently voided, disputed or charged-back to the card, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Campaign.
20. For retail transaction(s), the amount of the transaction(s) as posted to the Successful Eligible Customer's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. Transaction(s) made within the 60 days of the card approval date must be posted to the Successful Eligible Customers' credit card account(s) **by within seven (7) calendar days** to be included towards meeting the Minimum Spend Criteria. Please note that transaction(s) 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.

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 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 or branch or SMS or EDM)
23. Eligible Customer(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.