



STANDARD CHARTERED BANK MALAYSIA BERHAD
Dining Privileges Campaign
(1 January 2022 – 30 June 2022)
Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("Bank") Dining Privileges Campaign ("Campaign") commences on 1 January 2022 and ends on 30 June 2022, 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 and Conditions must be read together with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign Terms and Conditions and the relevant product terms and the banking agreement, this Campaign Terms and Conditions shall prevail limited only to the inconsistencies.

Eligibility

4. The Campaign is open to customers with the following card issued by the Bank:

- 4.1 WorldMiles World Mastercard credit card;
- 4.2 JustOne Platinum Mastercard credit card;
- 4.3 Liverpool FC Cashback credit card;
- 4.4 Platinum Mastercard credit card;
- 4.5 Platinum Mastercard Basic credit card;
- 4.6 Priority Banking Visa Infinite credit card;
- 4.7 Visa Infinite credit card;
- 4.8 Visa Platinum credit card;
- 4.9 Visa Rewards Platinum credit card;
- 4.10 Visa Translucent credit card;
- 4.11 Smart credit card;

("SCBMB Card")

AND

- 4.12 who have maintained all their accounts with the Bank in good standing, without any breach of the Terms and Conditions or agreements, throughout the Campaign Period.

("Eligible Cardholder")

5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
6. Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.



Participation and Qualifying Criteria

7. To participate, Eligible Cardholders (except Priority Banking Visa Infinite credit cardholders) must:
 - 7.1 Successfully registered their SCBMB Credit Card by sending a text message via short messaging service (SMS) to 66399 as explained in Clause 20 ("SMS Registration");
 - AND
 - 7.2 Spend a minimum of RM100 ("Minimum Spend Criteria") in a single receipt at selected partner outlets where the complete list for selected partners is available on our website at sc.com/my ("Qualified Transaction").
8. Each Priority Banking Visa Infinite credit cardholders are not required to perform SMS Registration, but the same Minimum Spend Criteria applies, as per Clause 7.2 above.
9. Each Eligible Cardholder is required to register only once throughout the Campaign Period regardless of how many types of cards the Eligible Cardholder holds with the Bank.
10. Once the registration is successful in the Bank's system, the Qualified Transaction(s) made in the month of registration will be eligible for earning of cashback.
11. Qualified Transaction(s) charged to the supplementary cardholders will be counted as Qualified Transaction(s) made by the principal cardholder for the purposes of this Campaign.
12. The purchase of products such as cookies, hampers, gift box, mooncakes and other festive products will not be counted as Qualified Transaction and not eligible for earning of cashback.

Cashback

13. During the Campaign Period, Eligible Cardholders will be rewarded with 20% cashback of the transaction value for Qualified Transaction(s), subject to a capping of RM20 cashback per Qualified Transaction.
14. Cashback is capped at RM40 per Eligible Cardholder per calendar month throughout the Campaign Period, regardless of how many SCBMB Card(s) they hold.
15. The Qualified Transactions for the purpose of rewarding cashback will be given according to the sequential order from the first eligible Qualified Transaction until it reaches the maximum capping of RM80,000 cashback allocated per calendar month.
16. All cashback will be credited to the Eligible Cardholder's principal credit card account within sixty (60) working days from the end of each calendar month of the Campaign Period.
17. The cardholder loses his/ her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 17.1 the cardholder breaches any of the Terms and Conditions of the SCBMB Cards; or
 - 17.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign.



18. This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
- 18.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 18.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
19. If a cardholder closes and/ or cancels all his/ her SCBMB Card account(s) before the cashback is credited, the cardholder loses his/ her entitlement to the cashback and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/ or savings account with the Bank.

SMS Registration

20. Any SMS Registration must comply with the following requirements:
- (a) Eligible Cardholder must register to participate in the Campaign by responding to the Bank's SMS sent to their mobile number maintained in the Bank's records and by typing DINE and sending the same to 66399 during Campaign Period.
 - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
 - (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Credit Cards held by the Eligible Cardholders including supplementary cards.
 - (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
 - (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
 - (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES:

Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, Tune Talk, Yes or WeBe/ Packet One mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

General

21. The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign.
22. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
23. 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.
24. 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



25. Cardholders are advised to access the Bank's website at regular intervals to view the Terms and Conditions and to ensure that they are kept up to date with any changes or variations to these Terms and Conditions.
26. By participating in the Campaign, all participants:
 - (a) agree to participate in any interviews or other publicity events required by the Bank;
 - (b) 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
 - (c) 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.
27. 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.
28. All information is accurate at the time of publication.