



Grocery 10x Reward Points Campaign Terms and Conditions (1 April 2021 – 31 December 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Grocery 10x Reward Points Campaign** ("Campaign") commences on **1 April 2021** and ends on **31 December 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 and Conditions must be read 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.

Eligibility

4. This Campaign is open to:
 - 4.1 cardholders of Visa Platinum Credit Card, Visa Rewards Platinum Credit Card, Platinum Mastercard® Credit Card issued by the Bank ("Participating SCBMB Card(s)");
 - and
 - 4.2 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(s)/ participant(s)").
5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
6. Eligible Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any Reward Points under this Campaign.

Reward Points Earning

7. During the Campaign Period, Eligible Cardholders are entitled to receive 9x Reward Points ("Additional Reward Points") in the manner set out below:
 - Nine (9) Reward Points for every RM1.00 of Grocery Retail Purchase payment under Merchant Category Code (MCC) 5411 made in Ringgit Malaysia at Participating Merchants per Clause 8 below ("Eligible Transaction"), subject to the Additional Reward Points Cap of 3,000 Reward Points per Eligible Cardholder per calendar month.
8. The Eligible Transactions entitled for Additional Reward Points are those that:
 - (a) Are posted to the Eligible Cardholder's Participating SCBMB Card account(s); and
 - (b) Made in the Participating Merchants listed in Table 1 below.



Table 1: List of Participating Merchants

No.	Participating Merchants
1	Jaya Grocer
2	Village Grocer
3	Ben's Independent Grocer (B.I.G.)
4	Tesco / Lotus's
5	AEON Supermarket

9. For clarity, the total Reward Points earned is as illustrated in table below:

Category	Original Reward Points Multiplier	Additional Reward Points Multiplier	Total Reward Points Multiplier	Additional Reward Points Cap (per calendar month)
Eligible Transaction at Participating Merchants	1x	9x	10x	3,000

Illustrations: Cardholder A spent RM100 on HappyFresh, RM120 in Jaya Grocer with his Visa Rewards Platinum Credit Card, and RM260 in Tesco with his Platinum Mastercard® Credit Card in one calendar month during the Campaign Period:

Transactions	Spend Amount (in RM)	Original Reward Points Multiplier	Additional Reward Points Multiplier	Total Reward Points Multiplier	Original Reward Points Earned	Additional Reward Points Earned	Total Reward Points Earned	Additional Reward Points Cap per calendar month
HappyFresh	100	1x	N/A	1x	100	N/A	100	N/A
Jaya Grocer	120	1x	9x	10x	120	1,080	1,200	1,200
Tesco	260	1x	9x	10x	260	2,340	2,600	1,800
Total Points Earned								3,100

10. If an Eligible Cardholder holds more than one (1) Participating SCBMB Card, all Eligible Transactions made using each Participating SCBMB Card(s) and/ or his/ her Supplementary(ies) Cardholder(s) will be consolidated and will not be viewed individually in meeting the Additional Reward Points Cap.
11. The Eligible Transactions for the purpose of rewarding Additional Reward Points will be given according to the sequential order from the first Eligible Transaction until it reaches the maximum capping of 10,000,000 Additional Reward Points allocated per calendar month.

Example:

Your first Eligible Transaction of RM100 spend in Village Grocer was made on 10 May 2021, which earned you 900 Additional Reward Points. It had reached the maximum capping of 10,000,000 Additional Reward Points on 21 May 2021. Subsequently, you made a second Eligible Transaction of RM200 spend in Tesco on 26 May 2021. You will not be entitled to this 1,800 Additional Reward Points as the maximum capping allocated for the calendar month of May has been met earlier than the transaction date.



12. Additional Reward Points is awarded based on transaction date irrespective of the posting date. Please note that transactions may be posted late by the merchant. We will not be held responsible for late posting.
13. The Additional Reward Points will be calculated at the first week of the following month and will be credited into the Eligible Cardholder's principal Participating SCBMB Card account within sixty (60) working days from the end of each calendar month of the Campaign Period.
14. The assignment of Merchant Identity Description and Merchant Category Code (MCC) will determine the cardholder's entitlement for Additional Reward Points. It is the responsibility of the respective merchant's Acquiring Bank to assign the correct Merchant Identity Description (MID) and Merchant Category Code (MCC) for each merchant. We shall not be held responsible for any incorrect assignment of the Merchant Identity Description and Merchant Category Code (MCC) by the Acquiring Bank at the eligible merchant.
15. If Additional Reward Points is given in respect of any Eligible Transaction which is subsequently reversed, the reversal will result in the corresponding Additional Reward Points being reversed in the month where the reversal was posted, regardless of the original transaction posting date.
16. We may refuse to give you Additional Reward Points if we believe or suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized. We may clawback any credited Additional Reward Points from your account if we suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized.
17. If there is any appeal, claim or dispute on Additional Reward Points, customers are required to submit relevant proof of transactions to us for further checking. We will then determine the entitlement of the Additional Reward Points on our discretion based on our internal processes and policies.
18. If an Eligible Cardholder closes and/ or cancels his/ her Participating SCBMB Card account(s) before the Additional Reward Points are credited, the Eligible Cardholder loses his/ her entitlement to the Additional Reward Points and is not entitled to any payment or compensation.

General

19. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
20. 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 by the Bank.
21. 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
22. 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.
23. 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.
24. All information is accurate at the time of publication.

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