



Harvey Norman Instant Rebate Offer Terms and Conditions (1 July 2021 – 31 August 2021)

Offer

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Harvey Norman Instant Rebate Offer** ("Offer") commences on **1 July 2021** and ends on **31 August 2021**, inclusive of both dates ("Offer Period").
2. By participating in this Offer, participants agree to be bound by all the Terms and Conditions below.
3. This Offer terms and conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Offer terms and conditions and the relevant product terms and the banking agreement, this Offer terms and conditions shall prevail.

Eligibility ("Eligible Cardholder(s)")

4. This Offer is open to credit cardholders (other than corporate cards) issued by the Bank ("SCBMB Card") and who have maintained all their accounts with the Bank in good standing, without any breach of this Offer Terms and Conditions or banking agreements, throughout the Offer Period.
5. Individuals below the age of 21 years are not eligible to participate in this Offer.
6. Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Offer Period or within 3 months after the Offer Period, will not be entitled to receive any rewards under this Offer.

Offer Mechanics

7. Eligible Cardholders who meet the Minimum Spend Criteria in a single receipt with SCBMB Cards are eligible for instant rebate, in accordance to the manner set out below:

Minimum Spend Criteria	Instant Rebate Amount
RM1,500	RM50
RM5,000	RM150

8. Full payment must be made via the Standard Chartered Bank Easy Payment Scheme ("EPS").
9. Offer is valid at all Harvey Norman nationwide outlets, from the first Eligible Cardholder who applied for EPS until the capping as stated in clause 12 is exhausted.
10. Each Eligible Cardholder is only entitled to receive one (1) instant rebate in a single receipt.
11. Splitting of bills is not allowed under this Offer.
12. The total instant rebate amount for this Offer is capped at RM20,000 only.
13. Offer is subject to any applicable tax, unless otherwise stated.



14. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programmes, discount cards or vouchers, unless otherwise stated.
15. Offer is subject to the individual merchants' Terms and Conditions.

General

16. The 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 quality of goods and/ or services is to be resolved directly with the merchant.
17. The Bank and/ or the merchant reserves the right to vary the Terms and Conditions governing the Offer.
18. The Bank's records of details and transactions are final and conclusive for purposes of this Offer.
19. The Bank's decisions relating to this Offer 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.
20. The Bank may vary any of these Terms and Conditions and extend the Offer Period. Any such change will be announced on the Bank's website at sc.com/my
21. By participating in the Offer, 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.
22. The Offer 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 Offer.
23. All information is accurate at the time of publication.