

STANDARD CHARTERED BANK MALAYSIA BERHAD
Jaya Grocer 10% Cashback Campaign
(1 October 2020 – 31 March 2021)
Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad ("the Bank") **Jaya Grocer 10% Cashback Campaign** ("Campaign") commences on **1 October 2020** and ends on **31 March 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 this 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 credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Cards") and 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.
- 5) Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 6) 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 cashback under this Campaign.

("Eligible Cardholders")

Participation

- 7) Eligible Cardholders are required to spend a minimum cumulative amount of RM600 per month in Jaya Grocer ("Minimum Spend Criteria") within the Campaign Period using their SCBMB Card to be eligible for 10% cashback.
- 8) If an Eligible Cardholder holds more than one (1) SCBMB Card, transactions made using each SCBMB Card will be combined to meet the Minimum Spend Criteria. Transactions made by supplementary cardholders will also be combined with transactions made by the principal cardholder to meet the Minimum Spend Criteria.
- 9) Transactions made by 31 March 2021 must be posted to the Eligible Cardholder's credit card account(s) by 7 April 2021 to be included towards meeting the Minimum Spend Criteria. Please note that transactions 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.
- 10) Transactions which are subsequently voided, disputed or refunded are excluded from the computation of Minimum Spend Criteria.

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A Standard Chartered Group Company
 Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

Rewards

- 11) At the end of the Campaign Period, Eligible Cardholders who meet the Minimum Spend Criteria will be selected as winners in sequential order from the first Eligible Cardholder who meet the Minimum Spend Criteria as specify in Clause 7 until it reaches the maximum capping of RM30,000 cashback allocated per participating month.
- 12) Cashback is capped at RM60 per Eligible Cardholder per participating month throughout the Campaign Period, regardless of how many SCBMB Card they hold.
- 13) In the event of a tie in two (2) or more Eligible Cardholders meeting the Minimum Spend Criteria at the same time, the Eligible Cardholder with the highest spend amount for the participating month will be rewarded with cashback.
- 14) All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account with the highest spend amount during the Campaign Period and within 60 working days from the end of each calendar month of the Campaign Period. No cashback will be credited to any supplementary card account.
- 15) If a cardholder closes and/ or cancels all his 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.

General

- 16) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 17) 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.
- 18) 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
- 19) 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.
- 20) 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.
- 21) All information is accurate at the time of publication.