

STANDARD CHARTERED BANK MALAYSIA BERHAD
Just One Platinum Bonus Cashback Campaign (15th July 2019 – 30th September 2019)

TERMS AND CONDITIONS

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Just One Platinum Bonus Cashback Campaign commences on 15th July 2019 and ends on 30 September 2019, 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 these terms and the relevant product terms and the banking agreement, these terms shall prevail, limited only to the inconsistencies.

Eligibility

4. This Campaign is open to principal credit cardholders of Just One Platinum Credit Card issued by the Bank ("JOP Card"), aged 21 years and above 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 Customers");
6. To participate in the Campaign, Eligible Customers must open a MyDream savings account with the Bank ("Designated Savings Account") and maintain the minimum Average Daily Balance ("ADB") as required during the Campaign Period.
7. ADB is the sum of end-of-day account balances of all days in a calendar month, divided by the number of days in that month. For example, if (i) there are 31 days in July 2019, (ii) the end-of-day account balance on each day between 1st July 2019 and 16th July 2019 is RM0, and (iii) the end-of-day account balance on each day between 17th July 2019 and 31st July 2019 is RM100,000, the ADB for the account will be: i. 15

$$\frac{[\text{ii. (RM0 x 16) + iii. (RM100,000 x 15)}]}{\text{i. 15}} = \text{RM100,000}$$

Bonus Cashback

8. Eligible Customers will receive additional cashback ("Bonus Cashback"), if they maintain the required ADB in the following manner:

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		ADB (RM):			
		20,000		50,000	
Bonus Cashback Quantum		Double Cashback		Triple Cashback	
Retail Spend (RM)	JOP Card Cashback Cap per month (RM)	Bonus Cashback Cap per month (RM)	Total Cashback Cap per month (RM)	Bonus Cashback Cap per month (RM)	Total Cashback Cap per month (RM)
Below 1,000	2	<i>nil</i>	<i>nil</i>	<i>nil</i>	<i>nil</i>
1,000 – 1,499.99	12	12	24	24	36
1,500 - 2,499.99	28	28	56	56	84
2,500 and above	60	60	120	120	180

Illustrations:

		ADB (RM)	
		20,000	50,000
Bonus Cashback Quantum		2x Cashback	3x Cashback
Eligible Customer's Retail Spend in July 2019 (RM)	JOP Card Cashback Cap per month (RM)	Total Cashback Cap per month (RM)	Total Cashback Cap per month (RM)
1) 800	2	<i>Not eligible for Bonus Cashback</i>	<i>Not eligible for Bonus Cashback</i>
2) 1,200	12	24	36
3) 2,000	28	56	84
4) 5,500	60	120	180

9. If the ADB requirement is met for any month during the 6 months period after the opening of the Designated Savings Account, Bonus Cashback will be earned on the Eligible Customer's retail spending in the Month on the JOP Card linked to Designated Savings Account. Bonus Cashback will be calculated monthly and will be credited to the JOP Card account only in the following month.
10. If an Eligible Customer closes and/or cancels his JOP Card before the Bonus Cashback is credited, or if the Eligible Customer's JOP Card is not valid and maintained in good standing, the Eligible Customer will lose his/her entitlement to the Bonus Cashback, and no payment or compensation will be paid to the Eligible Customer's Designated Savings Account or any other accounts that the Eligible Customer may have with the Bank.
11. The Bank may change the cashback percentage for Bonus Cashback at any time with prior notice.
12. The Bank will credit any Bonus Cashback to the Eligible Customer's JOP Card monthly or at other regular intervals that we determine. The JOP Card cashback and Bonus Cashback (if any) may be

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credited to the Eligible Customer's JOP Card on different dates and may be in different transactions.

Interest

13. The Designated Savings Account will receive prevailing interest on balances calculated at the end of each day and credited into the account at the end of the month. The prevailing interest rate is available for viewing at the bank's website, www.sc.com/my/.
14. The Bank may change the basis and rates of the prevailing interest at any time with prior notice.

Transactions and reversals

15. The bank is not responsible for any failure or delay in the transmission or posting of transactions made by merchants, telecommunication providers, or any other party.
16. If any transaction posted to the Eligible Customer's JOP Card is cancelled, voided or reversed for any reason, and/or the Eligible Customer is no longer entitled for any reason to the Bonus Cashback received, the Bank may debit any of the Eligible Customer's accounts with the Bank for the amount of the Bonus Cashback credited to the JOP Card.

General

17. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
18. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
19. 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 www.sc.com/my/.
20. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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
 - (iii) 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.
21. 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.

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