

Mastercard[®] Upgrade Spend Campaign (1 June 2018 – 31 July 2018) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Mastercard[®] Upgrade Spend Campaign (June – July 2018)** ("Campaign") commences on **1 June 2018** and ends on **31 July 2018**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to credit cardholders of the newly upgraded JustOne Platinum Mastercard[®], Mastercard[®] Platinum Basic, Mastercard[®] Cashback Platinum credit cards (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 the terms and conditions or agreements, throughout the Campaign Period ("Eligible Cardholders").
4. Individuals below the age of 21 years are not eligible to participate in this Campaign.
5. 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 Cardholder")

Participation

6. In order to participate in the Campaign, Eligible Cardholders must spend the required minimum amount of RM3,500 in retail transactions during the Campaign Period (whether local or international) ("Minimum Spend Criteria") using their SCBMB Card on or by Malaysian time 2359 hours 31 July 2018.
7. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call and Cheque-On-Call Plus. Any determination by the Bank as to what constitutes retail spend transaction shall be conclusive.
8. If an Eligible Cardholder holds more than one newly upgraded JustOne Platinum Mastercard[®], Mastercard[®] Platinum Basic, Mastercard[®] Cashback Platinum credit cards, retail transactions made using each of the newly upgraded Mastercard[®] credit cards will be combined towards meeting the Minimum Spend Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.

9. Overseas currency retail spend transaction shall be converted to Ringgit Malaysia (RM) for the purpose of calculation of retail spend and shall be based by the Bank's prevailing exchange rate.
10. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
11. Transactions made by **31 July 2018** must be posted to the Eligible Cardholder's credit card account(s) by **7 August 2018** to be included towards meeting the Minimum Spend Criteria. Please note that transactions may be posted by merchants as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.
12. Charges which are subsequently voided, disputed or charged-back to the card, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Campaign.

Cashback ("Prize")

13. At the end of the Campaign Period, winners will be selected in sequential order from the first Eligible Cardholders who meet the Minimum Spend Criteria until it reaches the maximum capping of 1,500 winners. The 1,500 winners will receive RM100 cashback each.
14. Each Eligible Cardholder is entitled to one (1) Prize throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
15. The total amount of cashback for this Campaign is capped at RM150,000 only.
16. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within fifteen (15) weeks after the end of Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholders once the cashback has been credited to their credit card account.
17. The cardholder loses his/her entitlement to the Prize and will have to refund the Prize to the Bank if:
 - 17.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 17.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign.
18. The cardholder loses his/her entitlement to the Prize and will have to refund the Prize to the Bank if:
 - 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 SCBMB Card account(s) before the cashback is credited, the cardholder loses his/her entitlement to the Prize, 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

20. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
21. 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.
22. 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, and in the Bank's branches.
23. 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.
24. 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.