

## STANDARD CHARTERED CREDIT CARD MEMBER GET MEMBER CAMPAIGN (H2) 2020 TERMS AND CONDITIONS

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB or the Bank**”) Credit Card Member Get Member Campaign (H2) (“**Campaign**”) will run from **1 September 2020 to 31 December 2020**, 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 Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail limited only to the inconsistencies.

### Eligibility

4. This Campaign is open to all of the Bank’s clients, except the Bank’s permanent or contract staff on Front Line Incentive Plan (FLIP), who fulfil the following conditions (“Eligible Referrer/participants”):
  - a) have maintained all their accounts with the Bank in good standing, without any breach of the relevant terms and conditions or agreements;
  - b) introduce new clients to successfully sign up for at least 1 eligible credit card as principal card from 1 September – 31 December 2020 and ensure that all the criteria for successful referral set out in this Campaign terms are fulfilled. An ‘eligible credit card’ for the purpose of the campaign is:
    - (i) Platinum Mastercard Basic
    - (ii) Liverpool FC Cashback
    - (iii) JustOne Platinum MasterCard
    - (iv) Visa Platinum
    - (v) WorldMiles World MasterCard
    - (vi) Priority Banking Visa Infinite;
    - (vii) Smart Credit Card
  - c) Submit a fully completed Member-Get-Member Referral Form (“MGM Referral Form”).
5. In order to participate in this Campaign, Eligible Referrer must ensure that the following conditions are fulfilled by the referee (“Eligible Referee”):
  - a) Eligible Referee must be new to the product with no previous holding of any Standard Chartered credit card as principal card for the past 6 months prior to commencement of this Campaign Period;
  - b) Eligible Referee is not the Bank’s permanent and/or contract employees on Front Line Incentive Plan (FLIP);
  - c) individuals over the age of 21 years;
  - d) successfully signed up for eligible credit card during the Campaign Period. The eligible credit cards terms and conditions are available at <https://av.sc.com/my/content/docs/my-client-terms-and-product-terms-for-credit-card.pdf>; and
  - e) Eligible Referee’s mobile number provided for credit card application and registered in bank system is the same as Eligible Referee’s mobile number in the Member Get Member Form as stated in Clause 7 below.

TERMS AND CONDITIONS  
Credit card Member Get Member H2 Campaign 2020

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6. By completing the Referral Form the Eligible Referrer represents, undertakes and confirms to the Bank on the following:
- that the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank;
  - that the Eligible Referee has no objections to the Bank contacting them for the purposes of this Campaign;
  - that the Eligible Referrer has informed the Eligible Referee to read the privacy notice at the Bank's website <https://www.sc.com/my/data-protection-privacy-statement/>; and;
  - that the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes of this Campaign.

### Participation

7. To enter this Campaign, the Eligible Referrer must refer their friend(s) / family by completing and submitting the MGM Referral Form or complete the online Referral Form by:
- filling up Eligible Referrer's full name, mobile number, NRIC/Passport number; and
  - clicking the "Generate URL" button on the online Referral Form; and
  - successfully generates a unique URL("Page URL") and successfully shares the Page URL with Eligible Referee(s); and
  - Eligible Referee(s) must then apply for at least 1 eligible credit card through the Page URL that is shared with him/her by the Eligible Referrer within the campaign period.
8. The Eligible Referrer cannot refer themselves as the referral under this campaign.
9. If the Bank discovers at any time that the Eligible Referee did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.

### Rewards

10. Eligible Referrer with Successful Referral(s) will be entitled to reward as stated below:

Number of Successful Referrals	Reward
1 to 4 approved Principal Credit Card(s)	RM 50 cashback for each approved principal credit card per month
5 to 9 approved Principal Credit Cards	RM 70 cashback for each approved principal credit card per month
≥10 approved Principal Credit Cards	RM 100 for each approved principal credit card per month

Illustrations:

Number of Referrals	Number of approved Principal Card(s)	Cashback calculation
3 referrals in September 2020	<ul style="list-style-type: none"> <li>3 successfully approved principal cards in September 2020</li> </ul>	<b>RM50 x 3 = RM 150</b>
8 referrals in September 2020	<ul style="list-style-type: none"> <li>3 successfully approved principal cards in September 2020</li> <li>5 successfully approved principal cards in October 2020</li> </ul>	<b>(RM50 x 3) +(RM70 x 5) = RM 150 + RM 350 = RM 500</b>
10 referrals in September 2020	<ul style="list-style-type: none"> <li>10 successfully approved principal cards in September 2020</li> </ul>	<b>RM100 x 10 = RM1,000</b>

- An Eligible Referrer is only eligible to receive the cashback once(1) for each Eligible Referee. For avoidance of doubt, the cashback applies to Principal Card applications only. Applications from existing supplementary card holder for a new principal card will be included.
- Applications for second principal card and/or supplementary card will not be included.
- To be eligible for reward, Eligible Referee's principal credit card application must be submitted within the campaign period and be approved by January 31, 2021. Any principal card which was approved after January 31, 2021 will not be eligible for reward, as stated below:

Referral date	Eligible Referee's Principal Card Approval Date	Reward
September 3, 2020	September 30, 2020	Eligible
December 3, 2020	January 11, 2020	Eligible
December 31, 2020	February 1, 2020	Not Eligible

- Eligible Referee's principal credit card must also be activated and performed at least 1 retail transaction within 30 days from card approval date to be eligible for reward.
- Successful referral(s) is/are counted and cashback will be rewarded on a monthly cycle basis and is/are not accumulated to subsequent months. There will be a total of 5 cashback cycles as stated below:

Cycle	Date (Start)	Date (End)
1	September 1, 2020	September 30, 2020
2	October 1, 2020	October 31, 2020
3	November 1, 2020	November 30, 2020
4	December 1, 2020	December 31, 2020
5	January 1, 2021	January 31, 2021

- The Cashback will be capped at RM 1,500 per Eligible Referrer per month for Standard Chartered Credit Card referrals; and capped at RM 7,500 per Eligible Referrer throughout the entire campaign.
- The Campaign Cashback will be capped at RM15,000 per month, based on the card approval date from the Bank from the earliest until the capping amount stated in this clause is exhausted.

TERMS AND CONDITIONS  
Credit card Member Get Member H2 Campaign 2020

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- h) The Cashback will be credited into the Eligible Referrer's Principal SCBMB credit card.
- i) If the Eligible Referrer does not have a credit card, then the Eligible Referrer must apply for a credit card. If the credit card application gets rejected, then the Cashback will be credited into the Eligible Referrer's SCBMB current account/savings account.
- j) Cashback will be credited to the Eligible Referrer within 120 days from the last day of the Campaign.

11. One Eligible Referrer with the most Successful Eligible Referee(s) during each month of the campaign period will be entitled to Top Referrer Gift of the month as stated below. In the event of a tie, the Top Referrer Gift will go to the first Eligible Referrer who reaches the most Successful Referrals the fastest, based on the Eligible Referee's credit card approval date.

Campaign Period	Top Referrer Gift of the month (1)
September 2020	One unit of Samsung 43" 4K UHD Smart TV
October 2020	One unit of Sony PS4 Pro 1TB
November 2020	One unit of Dyson Fluffy V8
December 2020	One unit of Nespresso Latissimo One Silky White

- a) To be eligible for Top Referrer Gift, the Eligible Referrer must have **at least 5** Successful Eligible Referee(s).
- b) Each Eligible top Referrer can only win the Top Referrer Gift **once** throughout the campaign period.
- c) Top Referrer Gift(s) will be couriered to the Eligible Referrer's address within (120) days from the last day of the Campaign. The Bank will not entertain any request to change the Reward.
- d) Top Referrer Gift(s) will be delivered by courier to the Eligible Referrer's latest mailing address in the Bank's records. However, delivery will not be made to any address outside Malaysia. Eligible Referrers whose mailing address in the Bank's record is an address outside Malaysia and/or a PO Box address must provide the Bank with a suitable delivery address at the time of application. If no such address is provided, the Eligible Referrer must collect his/her Gift from the location notified by the bank.
- e) Delivery will be made against written acknowledgment of receipt of the items by the occupant(s) at the delivery address. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the Eligible Referrer must personally collect the item at the address stated on the courier advice sent to the Eligible Referrer. Otherwise, the delivery charges for the item must be paid by the Eligible Referrer.
- f) Top Referrer Gift(s) which are not claimed by 30 April 2021 will be forfeited. Eligible Referrer whose Top Referrer Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Top Referrer Gift.
- g) The Top Referrer Gift(s) are subject to availability. If the Bank is unable to supply the Top Referrer Gift(s) to the top Eligible Referrer(s), the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.
- h) The title to the Top Referrer Gift(s) and any risk of inability to use, loss or damage to the Top Referrer Gift(s) passes to the Eligible Referrer(s) upon the sending of the Top Referrer Gift(s) or if the Top Referrer Gift(s) are substituted with other products or services, upon receipt of such products. The Bank shall not be responsible for or obliged to recognize or replace any defective, lost, damaged or stolen Top Referrer Gift(s) that are not directly caused by the Bank's negligence.

TERMS AND CONDITIONS  
Credit card Member Get Member H2 Campaign 2020

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- i) Top Referrer Gift(s) are not transferable or exchangeable for credit or kind whether in part or in full.
- j) Any dispute(s) arising out of the terms and conditions applicable to such Top Referrer Gift(s) must be settled directly by the Eligible Top Referrer(s) and the participating merchants. The Bank is not responsible for investigating or resolving any disputes between the Eligible Top Referrer(s) and the participating merchants and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- k) The inclusion of the Top Referrer Gift(s) in this Campaign cannot be construed as any endorsement or recommendation of the Top Referrer Gift(s) by the Bank. For any dispute in relation to quality or warranty of the Top Referrer Gift(s) or any Terms and Conditions in respect thereof, the Eligible Top Referrer(s) shall deal with the merchants directly without any recourse to the Bank. The Bank shall not be held liable for any breach of quality or warranty of the Top Referrer Gift(s) or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Top Referrer Gift(s).

12. The referral will be considered as a Successful Referral when Eligible Referee: -

- a) Has not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before his/her credit card under this Campaign is issued; and
- b) Applies for Standard Chartered Bank Malaysia eligible Principal credit card; and
- c) Has the eligible Principal credit card approved within the Campaign Period, refer to clause 10(c); and
- d) Eligible Referee's mobile number provided for credit card application and registered in bank system is the same as Eligible Referee's mobile number in the Member Get Member Form.

13. The Bank's decision on records of the Referral's application and Referees' cards approval dates will be final and conclusive.

14. The approval of each application is subject to the Bank's usual approving criteria.

15. If the Bank discovers at any time that the Eligible Referrer did not in fact satisfy the requirements under this Campaign, the Eligible Referrer loses his/her entitlement to the Reward. Eligible Referrer who loses his/her entitlement to the Reward is not entitled to any payment or compensation.

16. If Eligible Referrer does not receive the Reward within the scheduled fulfillment date as in clause 10 j) & 11 c) above, Eligible Referrer must inform the Bank within 10 days from the latest scheduled fulfillment date. The Bank will arrange for the fulfillment of the Rewards to the Eligible Referrer after the bank confirmed that the Eligible Referrer had fulfilled the requirement.

## General

17. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters 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](http://sc.com/my).

TERMS AND CONDITIONS  
Credit card Member Get Member H2 Campaign 2020

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19. By participating in this Campaign, all participants:

- (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward; and
- (ii) agree to participate in any interviews or other publicity events required by the Bank; and
- (iii) 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
- (iv) 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.