

STANDARD CHARTERED BANK MALAYSIA BERHAD and STANDARD CHARTERED SAADIQ BERHAD

Priority Dining Privileges Campaign (15 January 2021 – 31 December 2021) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB") (referred together as "Bank") Priority Dining Privileges Campaign ("Campaign") commences on 15 January 2021 and ends on 31 December 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 together with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign Terms and Conditions and the relevant product terms and the banking agreement, this Campaign Terms and Conditions shall prevail limited only to the inconsistencies.

Eligibility

4. The Campaign is open to customers with the following card issued by the Bank:
 - 4.1 Priority Banking Visa Infinite credit card;
 - 4.2 Priority Banking Visa debit card;
 - 4.3 Priority Banking Mastercard debit card-i;
 ("Priority Banking Cards")

AND

 - 4.4 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;

AND

 - 4.5 maintain their Priority Banking membership with minimum Asset Under Management ("AUM") of RM250,000. If the Priority Banking membership has ended or the required minimum AUM of RM250,000 is not maintained during the tracking month, the credit/ debit Cardholder will not be eligible to enjoy this Campaign.

TERMS AND CONDITIONS
Priority Dining Privileges Campaign
(Jan 2021 – Dec 2021)
Ref. No. 09022021.2.3.15

A Standard Chartered Group Company
Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)
Standard Chartered Saadiq Berhad (Reg. No. 200801022118)



*Only deposits are protected by PIDS up to RM250,000 for each depositor.

For the avoidance of doubt, to enjoy the benefits under the Campaign, you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you make the transactions to participate in this Campaign and the AUM is calculated based on the AUM balances on the last day of each tracking month.

(“Eligible Cardholder”)

5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
6. Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Cardholder, during the Campaign Period are not eligible for the Campaign.

Participation and Qualifying Criteria

7. Eligible Cardholders are required to meet the Minimum Spend Criteria as set out below in Clause 11 in a single receipt at selected partner outlets where the complete list for selected partners is available on our website at sc.com/my (“Qualified Transaction”).
8. Qualified Transaction(s) charged to the supplementary Cardholders will be counted as Qualified Transaction(s) made by the principal Cardholder for the purposes of this Campaign.
9. Credit card is not applicable for Standard Chartered Saadiq Berhad.
10. The purchase of alcoholic beverages and pork/ lard is not applicable for Standard Chartered Saadiq Berhad Priority Banking Mastercard debit card-i and are not eligible for cashback.

Cashback

11. During the Campaign Period, Eligible Cardholders will enjoy cashback of the transaction value for Qualified Transaction(s), in accordance to the manner set out below:

Merchant Listing	Minimum Spend Criteria	Cashback %	Cashback cap per Qualified Transaction	Cashback cap per Eligible Cardholder per calendar month
Merchant Listing A	RM100	20%	RM20	RM40
Merchant Listing B	RM200	50%	RM200	RM600

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12. The Qualified Transactions for the purpose of rewarding cashback will be given according to the sequential order from the first eligible Qualified Transaction until it reaches the maximum capping of RM70,000 cashback allocated per calendar month.
13. All cashback will be credited to the Eligible Cardholder's principal credit/ debit card account within sixty (60) working days from the end of each calendar month of the Campaign Period.
14. The Cardholder loses his/ her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 14.1 the Cardholder breaches any of the Terms and Conditions of the Priority Banking Cards; or
 - 14.2 the Bank discovers at any time that the Cardholder did not in fact satisfy the requirements under this Campaign.
15. This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
 - 15.1 the Bank may charge the refund amount to the Cardholder's credit/ debit card account; or
 - 15.2 the Bank may debit the refund amount from any current or savings account held by the Cardholder with the Bank.
16. If a Cardholder closes and/ or cancels all his/ her Priority Banking 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

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, dispute or claim 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 sc.com/my
20. Cardholders are advised to access the Bank's website at regular intervals to view the Terms and Conditions and to ensure that they are kept up to date with any changes or variations to these Terms and Conditions.
21. 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

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- (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 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.
23. All information is accurate at the time of publication.

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