

STANDARD CHARTERED BANK MALAYSIA BERHAD STANDARD CHARTERED SAADIQ BERHAD

Raya Campaign (22 April 2020 – 31 July 2020)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (collectively referred to as “the Bank”) Raya Campaign (“Campaign”) commences on 22 April 2020 and ends on 31 July 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 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, these terms shall prevail limited only to the inconsistencies.

Eligibility

- 4) This Campaign is open to applicants whose Personal Loan/Financing-i was approved and disbursed (“Approved Customers) by the Bank
- 5) Approved Customers 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
- 6) Approved Customers whose Personal Loan/Financing-i accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Approved Customer, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any prize under this Campaign.
- 7) Only applicants above age of 21 (“Eligible Customer”) can participate in this Campaign



TERMS AND CONDITIONS
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Ref. no. 11062020.2.3.12

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Campaign Mechanics and Participation Criteria

- 8) In order to participate in the Campaign, Eligible Customers must successfully apply for Personal Loan/Financing-i via SCBMB/SCSB Branches, SCB Client Care Centre or Price Solutions (“Telemarketing centre”) within the Campaign Period. The minimum Personal Loan/Financing-i amount eligible for this campaign is RM3,000.
- 9) All applications for Personal Loan/Financing-i must be Successfully Approved and Disbursed between 22 April 2020 and 31 July 2020, inclusive of both dates . “Successfully Approved and Disbursed” means any Personal Loan/Financing-i application which has been approved and not just conditionally approved and where Eligible Customers have received a written notification by way of mail or short messaging services (“SMS”) that his or her application is successfully approved and disbursed. The Bank will not be held responsible for late application approval or disbursement.
- 10) The Bank reserves the right to reject any application in its entirety or approve a lower Personal Loan/Financing-i amount where the terms (such as amount, interest rate/profit rate and/or tenure) are different than those terms requested by the Eligible Customer. Eligible Customers may accept the offer verbally.

Campaign Mechanics for the Prizes

- 11) There are two (2) types of prizes to be won, where each Eligible Customer can be in the running to win both as defined in Table A below.

Table A: Prize Table

Category	Prizes	Quantity
Grand Prize	Month 1 – Dyson Supersonic Hair Dryer	1
	Month 2 – Dyson V11 Absolute Vacuum Cleaner	1
	Month 3 – Samsung S20 Ultra 128Gb	1
Monthly Prize	RM100 Online Shopping Voucher (Shopee)	100 vouchers per month

Month 1	22 April – 31 May 2020
Month 2	1 June – 30 June 2020
Month 3	1 July – 31 July 2020



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- 12) Monthly Prize will be given to the first 100 Eligible Customers who fulfils the criteria as stated in Clause 8 whose Personal Loan/Financing-i is approved within each campaign month.
- 13) The first 100 Eligible Customers who fulfils the criteria will be contacted by the Bank via telephone at their mobile number maintained with the Bank. If Bank failed to contact customers after three (3) attempts, the Bank reserves the right to disqualify customers from the Monthly Prize and the next eligible customer will be called.
- 14) For the monthly Grand Prize winner, once a customer who fulfils the criteria as stated in Clause 8, the Eligible Customer will earn entries as defined in Table B below to stand a chance to win one (1) Grand Prize.

For example, an Eligible Customer's Personal Loan/Financing-i was approved and disbursed for RM250,000. This customer will earn a total of 25 entries.

Table B: Entries Table

Criteria	Entries
Every RM10,000 approved loan/financing amount	1x

- 15) Any determination by the Bank as to what constitutes an Eligible Customer shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.

Grand Prize Winner Selection

- 16) A maximum total of three hundred and three (303) winners will be selected at the end of Campaign Period:
 - 16.1 Three (3) Shortlisted Grand Prize Winners
 - 16.2 Three hundred (300) Shortlisted Monthly Prize Winners
- 17) The Monthly Prize winners will not be excluded from the Grand Prize Eligible Customer listing. They are still in the running to win the Grand Prize.
- 18) All Eligible Customers with Entries will be listed ("List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the List will be divided by four (4) and the result rounded down to the nearest whole number. ("Shortlisted Prize Winner").



Example: If there are total of 400 Entries, then the total will be divided by 4. The result is 100. The Shortlisted Grand Prize Winner will be the customer at the position number 100.

- 19) The first shortlisted Grand Prize winner will be contacted by the Bank via telephone call at their mobile number maintained in the Bank's system, In the event the Bank fails to contact the first Shortlisted Grand Winner after three (3) attempts due to reasons such as no answer, mobile number not in service, no connection or any other reason whatsoever, the Bank reserves the right to disqualify the said Shortlisted Grand Prize Winner.
- 20) The next shortlisted Grand Prize Winner will then be contacted until there is a confirmed Grand Prize Winner. Example: The first shortlisted Grand Prize Winner was the customer at the position number 100. Since they were uncontactable, the second shortlisted Grand Prize winner will be the customer at the position number 200.

Terms & Conditions of Monthly and Grand Prize

- 21) The Bank will send the prizes to the winners at the registered address based on the Bank's records via a reputable courier service within ninety (90) days from the announcement of the winners each month.
- 22) The prizes are subject to availability. If the Bank is unable to supply the prizes to the winners, the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.
- 23) The title to the prizes and any risk of inability to use, loss or damage to the prizes passes to the Eligible Customer upon the sending of the prizes or if the prizes 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 prizes that are not directly caused by the Bank's negligence.
- 24) Monthly and Grand Prize(s) are not transferable or exchangeable for credit or kind whether in part or in full.
- 25) Any dispute(s) arising out of the terms and conditions applicable to such Monthly and Grand Prize(s) must be settled directly by the relevant Winners and the participating merchants. The Bank is not responsible for investigating or resolving any disputes between the Winner and the participating merchants and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).



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- 26) The inclusion of the Monthly and Grand Prize(s) in this Campaign cannot be construed as any endorsement or recommendation of the Monthly and Grand Prize(s) by the Bank. For any dispute in relation to quality or warranty of the Monthly and Grand Prize(s) or any Terms and Conditions in respect thereof, the Winner 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 Monthly and Grand Prize(s) or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Monthly and Grand Prize(s).
- 27) If you do not receive the Reward within 90 days after the end of the Campaign Period, you must inform us within 120 days after the end of the Campaign. We will investigate the cause of non-delivery and where possible arrange for the item to be re-delivered to you or by any other manner of delivery as informed to you.

General

- 28) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 29) The Bank's decisions relating to this Campaign are final and binding to 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.
- 30) 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.
- 31) By participating in the Campaign, all participants:
 - 31.1 agree to participate in any interviews or other publicity events required by the Bank;
 - 31.2 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
 - 31.3 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.
- 32) 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.
- 33) All information is accurate at the time of publication.



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