

Terms and Conditions

H2 2020 – 100% Cashback Credit Card Acquisition Campaign (1st July – 31st December 2020)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) H2 2020 – 100% Cashback Credit Card Acquisition Campaign (“**Campaign**”) will run from 1st July to 31st 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 terms and the relevant product terms and the banking agreement these terms shall prevail.

Eligibility

4. The Campaign is open to New to Product (“NTP”) customers and Existing to Product (“ETP”) customers who:
 - a) apply for and whose applications are approved by the Bank for any of the following cards issued by the Bank (“SCB Credit Cards”) during the Campaign Period:
 - (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

and

- b) maintain 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/participants”)

New to Product (“NTP”) means applicants who have not held any SCBMB credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

Existing to Product (“ETP”) means customers who have held SCBMB credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

5. New Customers whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers/participants must:
- apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's channels which are any of the Bank's branches, Price Solutions Sdn Bhd's sales agents, and any other authorized sales channels; **and**
 - have their application successfully approved, all within the Campaign Period; **and**
 - activate and spend with their approved SCB Credit Card(s) within 60 days from the credit card approval date ("**Successful Eligible Customers**")
7. The Bank's decision on records of the application and approval dates will be final and conclusive.
8. The approval of each application is subject to the Bank's approving criteria.
9. The **Successful Eligible Customers** will receive the following reward ("**Reward(s)**") based on the criteria, as set out in Table A below :

Table A: Reward(s)

Eligible Cardholder(s)	Reward	Reward(s) Criteria	Total Cashback (RM)
NTP	1	All card types (except Smart Credit Card): Activate and get 100% cashback on your first retail spend/transaction (up to RM150) within 60 days from card approval date	150
		Smart Credit Card: Activate and get 100% cashback on your first retail spend/transaction (up to RM250) within 60 days from card approval date	250
ETP/NTP	2	Add Principal Card Get additional RM30 when you activate & spend any amount within 60 days from card approval date (Maximum up to 2 additional principal cards approved and activated are eligible for reward 2: RM30 x 2 = RM60)	60
ETP/NTP	3	Add Supplementary Card Get additional RM50 when you activate & spend any amount within 60 days from card approval date (Maximum up to 3 supplementary cards approved and activated are eligible for reward 3: RM50 x 3 = RM150)	150
NTP	4	Get RM50 when you apply for BT (min of RM5,000 at 2.99%) and approved within 30 days from card approval date OR	50

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		Download SC Mobile app and activate credit card via SC Mobile app within 60 days from card approval date (effective from 1 October 2020)	
Maximum Reward(s) Value			510

10. Each Successful Eligible Customer will get a maximum of 4 Reward(s) as per Table A: Reward(s) and the Bank will decide which Principal Credit Card account the reward would be credited to based on our usual practice and process.
11. For Reward 1, each Successful Eligible Customer must perform first retail transaction/spending within 60 days from card approval date. The following transactions are not eligible for Reward 1 cashback:
- Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions or any other form of service or miscellaneous fees charged by us;
 - Balances products including but not limited to Balance Transfers, Balance Transfers Plus, Cheque On Call, Cheque On Call Plus, Flexi On Payment, Flexi On Payment Plus, Flexi On Balance, Flexi On Balance Plus, Easy Payment Scheme (EPS);
 - Government service tax and other taxes imposed by law;
 - Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies (MCC of 9211, 9222, 9223, 9311, 9399, 9402 & 9405);
 - Casino transactions (transactions with MCC 7995/ 4829/ 6051);
 - Charities Spend (transaction with MCC of 8398 & 8661)
12. For Reward 1, the maximum cashback is capped at RM 150 (for all card types except **Smart Credit Card**) ; RM 250 (for **Smart Credit Card** only) and only the first retail transaction will be eligible for cashback.

Illustration:

Card Type	Amount of first retail transaction within 60 days from card approval date (NTP)	Reward 1 Eligible Cashback
Visa Platinum	RM 88	RM 88
JustOne Platinum Mastercard	RM 300	RM 150
Smart Credit Card	RM 300	RM 250
Smart Credit Card	RM159	RM 159

13. The Cashback will be credited to the Successful Eligible Customer principal cardholder's credit card account within 120 days from the last day of the month in which the card was approved.
14. The Bank reserves the right to reject any application in its entirety or approve a lower Balance Transfer Plus amount where the terms (such as amount, interest rate and/or tenure) are different than those terms requested by the Eligible Cardholder.
15. Reward 4 will only be rewarded to Eligible Customer's account where

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- a) The Balance Transfer Plus is made within the Campaign Period and is approved within 30 days from application date and remains valid at the point of fulfilment; **or**
 - b) Customer download SC Mobile app from 1 October 2020 and activate credit card via SC Mobile app within 60 days from card approval date
16. Eligible Customer who are an existing SC Mobile user before 1 October 2020 is not eligible to enjoy promotion of clause 15(b).
 17. Maximum cashback of Reward 4 for each Eligible Customer is RM50.
 18. The maximum cashback throughout the entire campaign period is capped at RM 2,500,000. All Cash Back are subject to availability and will be rewarded on a sequential order from the first Eligible Cardholder who fulfilled the requirements until the capping amount stated in this clause is exhausted.
 19. The Bank reserves the right to claw back the cashback if:
 - c) The customer breaches any of the terms and conditions of the SCB Credit Card; or
 - d) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
 20. This claw back may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers agree for this to be done:
 - a) The Bank may charge the cashback amount to the customer's credit card account; or
 - b) The Bank may debit the Cashback amount from any current or savings account held by the customer with the Bank.
 21. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive one (1) reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
 22. The Bank will not entertain any request to change the Reward(s).
 23. If you do not receive the Cashback within 120 days from the last day of the month in which the card was approved, you must inform us within 120 days from the last day of the month in which the card was approved. We will arrange for the crediting of the Cashback to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

General

24. 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 by the Bank.
25. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platform (i.e: Bank website at sc.com/my or branch or SMS or EDM)
26. Eligible Cardholder(s) acknowledge and agree to access SCBMB website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.

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27. 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;
- (ii) agree to participate in any interviews or other publicity events required by the Bank;
- (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.

28. 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.