



STANDARD CHARTERED BANK MALAYSIA BERHAD (7 June 2021 – 7 September 2021) Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad (referred to as “the Bank”) Personal Loan Cashback Campaign (“Campaign”) commences on 7 June 2021 and ends on 7 September 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 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 was approved and disbursed (“Eligible Customers”) by the Bank.
- 5) Eligible 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.
- 6) Eligible Customers whose Personal Loan accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Eligible Customer, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any cashback under this Campaign.
- 7) Only New-to-Bank Salaried applicants who are age 21 and above can participate in this Campaign. For avoidance of doubt, New-to-Bank are applicants who do not hold a Credit Card / Mortgage / Personal Loan facility with the Bank for at least 6 months at the time of application.
- 8) Eligible Customers will be sorted and sequenced on first-come-first-serve basis, after which they will be selected based on even number as per the illustration below (“Approved Customers”):-

No	Approval date	Customer	Cashback Eligibility	Approved loan amount	1% Cashback reward credited to credit card
1	01/06/2021	Axx	No	10,000	-
2	05/06/2021	Bxx	Yes	20,000	200
3	10/06/2021	Cxx	No	30,000	-
4	20/06/2021	Dxx	Yes	40,000	400
5	01/07/2021	Exx	No	50,000	-
6	05/07/2021	Fxx	Yes	60,000	600
7	10/07/2021	Gxx	No	70,000	-
8	01/08/2021	Hxx	Yes	80,000	800
9	05/08/2021	Ixx	No	90,000	-
10	10/08/2021	Jxx	Yes	100,000	1,000



Participation

- 9) In order to participate in the Campaign, Eligible Customers must successfully apply for Personal Loan via the Bank's Personal Loan website, Price Solutions ("Telemarketing centre") or authorised Third Party agencies within the Campaign Period. For avoidance of doubt, a 'successful' application is an application that has a reference number which is dated according to the date it was registered in the Bank's system, which may differ from the date of submission of the physical application form to the Bank.
- 10) All applications for Personal Loan must be Successfully Approved and Disbursed. "Successfully Approved and Disbursed" means any Personal Loan 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.
- 11) The Bank reserves the right to reject any application in its entirety or approve a lower Personal Loan 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.

Rewards

- 12) At the end of the Campaign Period, customers that meet the Eligibility and Participation criteria mentioned above will be rewarded with 1% cashback on the Successfully Approved and Disbursed Personal Loan amount.
- 13) The cashback will be credited into the Standard Chartered Visa Platinum Credit Card that will be issued together with the approval of the Personal Loan facility, within sixteen (16) weeks after the end of the Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Approved Customers once the cashback has been credited to their credit card account. Approved Customers may then use the cashback by spending on the credit card to enjoy the cashback.
- 14) The total cashback capping for this Campaign is RM90,000. Approved Customers will be sorted and sequenced on first-come-first-serve basis, after which they will be selected based on even number as per the illustration below

No	Approval date	Customer	Cashback Eligibility	Approved loan amount	1% Cashback reward credited to credit card
1	01/06/2021	Axx	No	10,000	-
2	05/06/2021	Bxx	Yes	20,000	200
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7	10/07/2021	Gxx	No	70,000	-
8	01/08/2021	Hxx	Yes	80,000	800
9	05/08/2021	Ixx	No	90,000	-
10	10/08/2021	Jxx	Yes	100,000	1,000



- 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.

General

- 16) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 17) 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.
- 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, and in the Bank's branches.
- 19) By participating in the Campaign, all participants:
- 19.1 agree to participate in any interviews or other publicity events required by the Bank;
- 19.2 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
- 19.3 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.
- 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.
- 21) All information is accurate at the time of publication.