

STANDARD CHARTERED BANK MALAYSIA BERHAD

Shake & Win Campaign

(1 December 2017 – 28 February 2018)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad ("the Bank") Shake & Win Campaign ("Campaign") commences on 1 December 2017 and ends on 28 February 2018, inclusive of both dates ("Campaign Period").
- 2) By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

- 3) This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Cards") and 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 ("Eligible Cardholders").
- 4) Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 5) Cardholders 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 & Qualifying Criteria

- 6) To participate, Eligible Cardholders must:
 - 6.1 Successfully register their SCBMB Card by:
 - (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 48 ("SMS Registration"); or
 - (b) Register online at sc.com/my/ ("Website") as explained in Clause 49 ("Online Registration")

AND

- 6.2 Spend a minimum of RM100 ("Minimum Spend Criteria") in a single retail transaction (either local or overseas spend) using their SCBMB Cards within the Campaign Period ("Eligible Transaction").

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- 7) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder credit card, the transaction amount authorised in the Eligible Cardholder's credit card account (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Cardholder has made an Eligible Transaction.
- 8) Each Eligible Cardholder is required to register only once throughout the Campaign Period.
- 9) Retail transactions exclude cash advance, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payment fees, disputed transactions, Balance Transfers, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-on-Call and Cheque-on-Call Plus.
- 10) If an Eligible Cardholder holds more than one (1) SCBMB Card, retail transactions made using each SCBMB Card will count towards meeting the Minimum Spend Criteria. The amount of retail purchases made by your Supplementary Cardholders will count towards meeting the Minimum Spend Criteria.
- 11) For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amount will not count towards meeting the Minimum Spend Criteria.
- 12) Charges which are subsequently voided, disputed or charged-back to the card, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Campaign.

Campaign Mechanics for Daily Cashback Prize

- 13) Once an Eligible Cardholders fulfilled the criteria as stated in Clause 6, a SMS with a clickable link generated by an automated computerised system will be send to the Eligible Cardholders' mobile number registered with the Bank. Eligible Cardholders are required to click on the link to play a game.
- 14) Eligible Cardholders are required to click on the link to play a game which will then confirm if the Eligible Transaction done is entitled for Daily Cashback Prize. To play the game, internet connectivity on the Eligible Cardholder device is required and Eligible Cardholder needs to swipe the image in the game from left to right
- 15) Each Eligible Cardholder will only receive one (1) link in one (1) SMS with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 1 December 2017 to 2359 hours 28 February 2018, whereby Eligible Cardholder can only access the link during the stipulated period as above.
- 16) Eligible Transaction charged to the supplementary cardholders will be counted as an Eligible Transaction made by the principal cardholder for the purposes of this Campaign and SMS will only be sent to principal cardholder to play the game.

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17) Eligible Transaction shall exclude the following transactions:

- Utilities/Insurance/Telecommunication

Merchant Category Code (MCC)	Description
4814	Telecommunication Services
4899	Cable, Satellite and Other Pay Television and Radio Services
4900	Electric.Utilities
5960	Direct Marketing.Insurance Services
5968	Direct Marketing.Continuity/Subscription
6300	Insurance Sales, Underwriting and Premiums

- Petrol

Merchant Category Code (MCC)	Description
5541	Fuel Service Stations Manual
5542	Fuel Dispenser Automated

- Government Services

Merchant Category Code (MCC)	Description
9211	Court Costs including Alimony and Child
9222	Fines Government
9223	Bail and Bond Payments Government
9311	Tax Payments
9399	Government Services
9402	Postal Services.Government Only
9405	Intra-Government Purchases.Government

- Professional and Commercial Services

Merchant Category Code (MCC)	Description
6010	Member Financial Institution.Manual Cash
6011	Member Financial Institution.Automated Cash
6012	Member Financial Institution.Merchandise
6050	Quasi Cash.Member Financial Institution
6051	Quasi Cash.Merchant
6211	Securities.Brokers/Dealers
6513	Real Estate Agents and Managers.Rentals
6529	Remote Stored Value Load.Member Financial
6530	Remote Stored Value Load.Merchant
6531	Payment Transaction Provider.Money
6532	Payment Transaction Provider.Member
6533	Payment Transaction Provider.Merchant.
6534	Money Transfer.Member Financial Institution
6535	Value Purchase.Member Financial Institution

- Others

Merchant Category Code (MCC)	Description
7000	CEPP Smart Instalment
8398	Organizations, Charitable and Social Service

- 18) Once an Eligible Cardholder has registered either via SMS Registration or Online Registration as explained in Clause 48 and 49 respectively, the Bank will require up to 10 working days to update the Eligible Cardholder's registration into the Bank's system. The Eligible Cardholder will only receive SMS to play the game for the Eligible Transaction made after 10 working days from the date of registration.

Example:

Mr A registers via SMS on 12 December 2017 and make an Eligible Transaction on 15 December 2017. Mr A will not receive SMS to play the game as his registration will only be updated on 20 December 2017 and take effect on 21 December 2017. Thus, Mr A will receive SMS to play the game when he makes an Eligible Transaction on 21 December 2017 onwards.

- 19) Only mobile number registered in Malaysia will receive the SMS to play the Shake & Win game and stand to win daily cashback. Eligible Cardholder who has non Malaysia registered mobile number will not receive the SMS to play Shake & Win game but his/her spend will earn entry(s) to win grand prize.
- 20) The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any interruption before, during or after the Eligible Customer played the game which in any way would cause the Eligible Cardholder to lose his/her chance to play the game Eligible Cardholders shall solely responsible for all fees and charges imposed by their service providers.
- 21) The Bank are not responsible for any failure or delay in the transmission of the SMS by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

Campaign Mechanics for the Grand Prize ("Year-Long Prize")

- 22) Once an Eligible Cardholder fulfills the criteria as stated in Clause 6, the Eligible Cardholder will earn entry (ies) as defined in Table A below for every RM100 spent.

Retail Transactions	Number of Entries
Local Retail Spend	1
Local Retail Spend for NEW CARDS approved within Campaign Period	3
Samsung Pay/ Contactless Payment	5
Overseas Retail Spend/ Online Spend	10

(Table A: Entries Table)

- 23) New SCBMB Card refers to cardholders whose application for any SCBMB Card is approved within the Campaign Period and who has not hold any SCBMB Card within six (6) months prior to the Campaign start date.
- 24) There is no exclusion of any Merchant Category Code for Eligible Transaction for Grand Prize but there is exclusion of MCC for Daily Cashback Prize as stated in Clause 17 as above.
- 25) Any determination by SCBMB as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
- 26) Eligible transactions made by 28 February 2018 must be posted to the Eligible Cardholder's credit card account(s) by 1 March 2018 to be included towards meeting the Minimum Spend Criteria. Please note that transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.

Prizes

(A) Daily Cashback Prize

27) The total quantity of Daily Cashback Prize Winner throughout the Campaign Period is as follows:

No.	Daily Cashback Prize Description	Total Available Quantity
1	RM5 Cashback	78,750
2	RM99 Cashback	750
TOTAL		79,500

- 28) All Eligible Transactions will be calculated from Malaysian time 0000 hours 1 December 2017 to 2359 hours 28 February 2018 during the Campaign Period.
- 29) An Eligible Cardholder is entitled to win a maximum of two (2) Daily Cashback Prize(s) per day, regardless of how many SCBMB Cards he/she is holding or how many Eligible Transaction he/she transacted.
- 30) All daily cashback prizes will be credited to the Eligible Cardholder's principal credit card account within 60 working days from the Campaign end date. No cashback shall be credited to supplementary credit card account. SMS will be sent to the winner's registered mobile number with the Bank to inform them that the cashback amount has been credited to their account.

(B) Grand Prize

- 31) There is a total of ninety (90) Grand Prize worth RM4,800 each to be given out throughout the Campaign Period with one (1) Grand Prize to be given out per day. The Grand Prize of RM4,800 will be given away via dividing the RM4,800 into RM400 each month for 12 months (April 2018 – March 2019).
- 32) The Grand Prize consists of four (4) categories, namely Shopping, Grocery, Petrol and Bill Payments. Each Participating Week will have a different category to be won as defined in the Table below.

Participating Week	Period	Category
1	01 Dec – 07 Dec 2017	Grocery
2	08 Dec – 14 Dec 2017	Shopping
3	15 Dec – 21 Dec 2017	Petrol
4	22 Dec – 28 Dec 2017	Bill Payment
5	29 Dec – 04 Jan 2018	Shopping
6	05 Jan – 11 Jan 2018	Grocery
7	12 Jan – 18 Jan 2018	Petrol
8	19 Jan – 25 Jan 2018	Bill Payment

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9	26 Jan – 01 Feb 2018	Shopping
10	02 Feb – 08 Feb 2018	Grocery
11	09 Feb – 15 Feb 2018	Shopping
12	16 Feb – 22 Feb 2018	Petrol
13	23 Feb – 28 Feb 2018	Bill Payment

- 33) Grand Prize will be rewarded in the form of cashback on a monthly basis to the Grand Prize winner for spend transacted in the Category won. The Grand Prize winner may spend on their respective winning Category for a period of 12 months, from 1 April 2018 – 31 March 2019 and the Bank will credit the amount spent basing on the merchant name or MCC to the Grand Prize winner's principal credit card account.
- 34) As the Grand Prize is capped at RM400 per month, if the winner spend less than the capping of RM400 for that month, the unused remaining balance of the cashback will be forfeited. If the winner spend more than the capping of RM400 for that month, the additional amount must to be borne by the winner.

Example: If the Grand Prize Winner, Mr A won his/her Grand Prize in Week 6, Mr A is entitled to a year-long Grocery worth RM4,800. Mr A can spend on Grocery every month from 1 April 2018 – 31 March 2019 and the Bank will credit the amount spend on Grocery with capping of RM400 per month to Mr A credit card account.

- 35) An Eligible Cardholder is eligible to win a maximum one (1) Grand Prize of each Category during the Campaign Period, regardless of how many SCBMB Cards he/she is holding or how many Eligible Transaction he/she transacted.
- 36) If the Grand Prize winner holds more than one (1) SCBMB Card, any spend made on the winning Category using each SCBMB Card will be entitled for the cashback. The amount of purchases made by your Supplementary Cardholders under the winning Category will also be entitled for the cashback.
- 37) The Grand Prize winner will be rewarded on the Category won based on the following participating merchants name/MCC:

Category	Cashback to be rewarded for the following Merchants
Shopping	Robinsons, Marks & Spencer, Lazada, Zalora
Grocery	By the MCC of 5411
Petrol	By the MCC of 5541, 5542
Bill Payment	By the MCC of 4814, 4899, 4900, 5698 (insurance is excluded)

- 38) The assignment of merchant name/Merchant Category Code (MCC) identifying the participating merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct merchant name/MCC to the relevant transaction. The Bank shall not be held responsible for any incorrect assignment of merchant name/MCC by the acquiring bank at the eligible merchant.
- 39) The Prizes are not transferable or exchangeable for cash or any other items.

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- 40) The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
- 40.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 40.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 41) 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:
- 41.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 41.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
- 42) If a cardholder closes and/or cancels **all his SCBMB 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.

Winner Selection

(A) Daily Cashback Prize

- 43) Winners will be selected based on a prefixed cashback prizes placement according to the sequential order of the transaction done on that day until the capping for the number of Daily Cashback Prize has reach the capping as stated in Clause 27.
- 44) Transactions that do not fall under the prefixed cashback prizes placement will not be eligible for Daily Cashback Prize.

(B) Grand Prize

- 45) A total of ninety (90) winners will be selected at the end of Campaign Period with one (1) winner to be selected per day.
- 46) All Qualified Cardholders 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 ninety (90) and the result rounded down to the nearest whole number. The winner will be customer appearing on the List at the position which matches the 1st multiple..

Example: If there are total of 45,000 Entries, then the total will be divided by 90. The result is 500. Customer at position no. 500 will be selected as the Grand Prize Winner.

- 47) In the event any of the grand prize winners did not meet all the criteria set out in this Campaign or a cardholder is chosen as a winner more than the maximum allowable quantity as provided in this terms and conditions, the next Eligible Cardholder named in the List will be selected as the new winner.

Registration

(A) SMS Registration

48) Any SMS Registration must comply with the following requirements:

- (a) The SMS must be composed as follows: **SCB** and sent to 66399. Messages in any other format will not be accepted.
- (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB cards held by the Eligible Cardholders including supplementary cards.
- (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
- (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES:

Only SMS sent via Maxis, Celcom, U Mobile or DiGi mobile operators will be accepted by the SMS Service Provider.

There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

(B) Online Registration

49) Any Online Registration must comply with the following requirements:

- (a) Register online at sc.com/my/
- (b) Each Online Registration received will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
- (c) The Online Registration must be received by the Bank within the Campaign Period. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.
- (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Cards held by the Eligible Cardholder including supplementary cards.

General

50) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the games.

- 51) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 52) 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.
- 53) 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.
- 54) By participating in the Campaign, all participants:
 - (a) agree to participate in any interviews, prize giving ceremony 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
 - (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.
- 55) 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.
- 56) All information is accurate at the time of publication.