



Smart credit card Contactless Cashback Campaign Terms & Conditions (1 October 2021 – 31 December 2021)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Smart credit card Contactless Cashback Campaign** ("Campaign") commences on **1 October 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 in conjunction with the Consolidated Credit Card Terms (found [here](#), refer to page 22), respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and conditions, the relevant product terms and the banking agreement these Campaign terms and conditions shall prevail.

Eligibility ("Eligible Cardholders/participants")

4. This Campaign is open to Principal Smart credit cardholders issued by the Bank ("Smart Card") and who have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or banking agreements, throughout the Campaign Period.
5. Eligible 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 or within 3 months after the Campaign Period, will not be entitled to receive any cashback under this Campaign

Participation

6. To participate in the Campaign, Eligible Cardholders must spend a minimum of RM1,000 in retail transactions ("Eligible Spend Criteria") to receive 6% cashback on any contactless transactions in conjunction with the Smart credit card Cashback as specified in Clause 11.2 of the Consolidated Credit Card Terms (found [here](#), refer to page 22), subject to a cap of RM20 per month per Eligible Cardholders.

For Example:

Transactions	Amount Spent (RM)	Cashback Earned (RM)
Astro	150	9
Netflix	50	3
Contactless	134	8
Other Retail Spend	666	0
Total	1,000	20

7. Contactless purchases eligible for 6% cashback are those for transactions below RM250 & made when the card is tapped against the Contactless Reader linked to an Electronic Point-of-Sales Terminal.



8. Contactless transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfer/ Balance Transfer Plus, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call, Cheque-On-Call Plus, Easy Payment Scheme (EPS), Government service tax and any 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, Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations, Transactions under Merchant Category Code (MCC) 8999 "Professional Services" which include but are not limited to JomPAY transactions, FPX transactions, DuitNow QR transactions and Paypal transactions.
9. If an Eligible Cardholder holds more than one Smart Card, retail transactions made using each Smart Card will be combined to meet the Minimum Spend Criteria
10. Eligible Spend Criteria must be made by the end of each calendar month and posted to the Eligible Cardholder's Smart card credit card account(s) to be included towards meeting the Eligible Spend Criteria for the campaign month. 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
11. Charges which are subsequently voided, disputed or refunded are excluded from the Eligible Spend Criteria.

General

12. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
13. 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 by the Bank.
14. 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.
15. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) 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
 - (iii) 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.
16. 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.