

## STANDARD CHARTERED BANK MALAYSIA BERHAD Smart credit card Facebook Acquisition Offer Campaign (16 November 2020 – 30 November 2020) Terms and Conditions

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) November 2020 Smart Credit Card Facebook Acquisition Offer Campaign (“**Campaign**”) will run from 16 to 30 November 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 and the relevant banking agreement that governed the relationship between the customer and the Bank.
3. This Campaign terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail.

### Eligibility

4. The Campaign is open to New Standard Chartered Smart Credit Card Customers by invitation only who:
  - a) apply during the Campaign Period and whose applications are subsequently approved by the Bank

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 Standard Chartered Smart Credit Card Customers" mean applicants who have not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

5. 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 reward under this Campaign.

### Participation

6. To participate in this Campaign, Eligible Customers must:
  - (i) Be invited to participate in the campaign via the specific Facebook post that advertises an acquisition promotion of RM300 cashback; **and**
  - (ii) apply for Standard Chartered Smart credit card during the Campaign Period through the Bank's **online** channel **ONLY** (i.e. through our website at [www.sc.com/my](http://www.sc.com/my)); **and**
  - (iii) have their application successfully approved; **and**
  - (iv) activate their approved Smart Digital Credit Card within **45 days** from the credit card approval date; **and**

- (v) Spend at least 1 time on their approved Smart Credit Card within **45 days** from the credit card approval date to be eligible for **Reward A**.

**Collectively known as (“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 usual approving criteria.

**Reward A: Cashback**

- 9. The Eligible Customers who fulfills conditions under Clause 5 (i) to (v) above will receive the following reward (“Reward A”) as set out in Table A below.

**Table A:**

<b>Facebook Acquisition Offer</b>
RM300 Cashback

Only 1 unit of Reward A for a total of RM300 will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved during the Campaign Period.

- 10. The Successful Eligible Customer who loses his/her entitlement to the Rewards must immediately refund the value of the Rewards in the sum of RM300 to the Bank if:
  - a) The Successful Eligible Customer breaches any of the terms and conditions of the Smart Credit Card; or
  - b) The Bank discovers at any time that the Successful Eligible Customer did not in fact satisfy the requirements under this Campaign.
- 11. The refund 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 refund amount to the Successful Eligible Customer’s credit card account; or
  - b) The Bank may debit the refund amount from any current or savings account held by the Successful Eligible Customer with the Bank.
- 12. If a Successful Eligible Customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the Successful Eligible Customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
- 13. The Bank will not entertain any request to change the Reward.
- 14. If the Successful Eligible Customer have not received Reward A to the Smart credit card account within 90 days from the last day of the month in which the card was approved, the Successful Eligible Customer must inform the Bank within 120 days from the last day of the month in which the card was approved. The Bank will arrange for the crediting of the Rewards to Successful Eligible Customer after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer’s Smart Credit Card account.

15. The Bank will not entertain any request to change the Reward.

**General**

16. 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 solely by the Bank.
17. The Bank may vary, modify, extend or terminate these Terms and Conditions and/or the Campaign. 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](http://sc.com/my) or branch or SMS or EDM)
18. 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.
19. 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.
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.