



## Smart credit card 15% Cashback Campaign Terms & Conditions (1 October 2022 – 31 December 2022)

### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Smart credit card 15% Cashback Campaign** ("Campaign") commences on **1 October 2022** and ends on **31 December 2022**, 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, the relevant product terms and the banking agreement this 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 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 RM1,500 in retail transactions ("Eligible Spend Criteria") to receive 15% cashback on any of the selected online merchants as specified in Clause 7 ("Merchant"), subject to a cap of RM15 per month per Eligible Cardholders.

For Example:

Merchants	Amount Spent (RM)	Cashback Earned (RM)
Lazada	40	6
Shopee	60	9
Other Retail Spend	1,400	0
<b>Total</b>	<b>1,500</b>	<b>15</b>

7. The selected online merchants which are applicable to earn cashback under this Campaign are as follows:
  - Lazada (including Lazada Wallet)
  - Shopee (including ShopeePay)
  - TaoBao
  - Zalora



8. The selected online merchants list is also available on our website at [sc.com/my](https://sc.com/my) and participating merchants may be updated from time to time during the Campaign Period.
9. Retail 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 and 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.
11. 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. Eligible Spend Criteria must be made by the end of each eligible month and posted to the Eligible Cardholder's credit card account(s) to be included towards meeting the Eligible Spend Criteria for the eligible month. Eligible month shall mean the months of January, February and March separately ("Eligible 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.
12. Charges which are subsequently voided, disputed or refunded are excluded from the Eligible Spend Criteria.

### Rewards

13. At the end of each eligible month during the Campaign Period, Eligible Cardholders who meet the Eligible Spend Criteria will be selected in sequential order from the first Eligible Cardholders who meet the Eligible Spend Criteria as specified in Clause 6 until it reaches the maximum capping of cashback allocated per Eligible Month, as shown in Table A below.

Cashback	Cashback per Eligible Cardholder per Eligible Month	Total Cashback per Eligible Month	Total Cashback per Campaign
15% cashback capped at RM15 per Eligible Month per cardmembers who meet the Eligible Spend Criteria in sequential order until it reaches the maximum capping of cashback	RM15	RM50,000	Cashback is subject to overall capping of RM150,000 over the campaign period

Table A: Cashback

14. Cashback is limited to RM15 per Eligible Cardholder per Eligible Month, regardless of how many Smart Cards they hold.



15. In the event of a tie in two (2) or more Eligible Cardholders meeting the Eligible Spend Criteria at the same time, the Eligible Cardholder with the highest Eligible Spend Criteria amount for the Eligible Month will be rewarded with cashback.
16. All cashback will be credited into the Eligible Cardholder's principal Smart Card account as determined by the Bank within twelve (12) weeks after the end of the Campaign Period. No cashback will be credited to any supplementary card account.
17. If an Eligible Cardholders closes and/or cancels **all his Smart Credit Card account(s)** before the cashback is credited, the Eligible Cardholders loses his/her entitlement to the cashback and is not entitled to any payment or compensation. Cashback will not be paid to the Eligible Cardholders's current and/or savings account with the Bank.

#### General

18. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
19. 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.
20. 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](http://sc.com/my), and in the Bank's branches.
21. 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.
22. 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.