

## SMS Credit Limit Increase for Pre-Select Credit Cardholder and Spend Campaign Terms and Conditions

### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) SMS Credit Limit Increase for Pre-Select Credit Cardholder and Spend Campaign (“**Campaign**”) will run from 13 June 2018 to 15 July 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. The Campaign is only open to selected principal credit cardholders holding credit cards (other than corporate cards) issued by the Bank (“**SCB Credit Cards**”), who have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (“**Eligible Customers**”)

### AND

Invited by the Bank through short service messaging (SMS) to participate in this Campaign

4. 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

5. Pre-selected customers will receive an SMS message sent to their mobile number maintained in the Bank’s records inviting them to participate in this campaign to increase the credit limit of their selected Credit Card/s determined solely by the Bank to a specified amount as determined by the Bank without the need to submit additional income documents.
6. To participate in this Campaign, Eligible Customers must
  - 6.1 Successfully register by:
    - (a) Sending text message via short messaging service (SMS) to 66399 as explained in Clause 10 (“SMS Registration”)
    - (b) The respond from Eligible Customer must be sent using the mobile number in which the offer SMS was sent to and within the validity period stated in the SMS received by each eligible customer.
    - (c) SMS entries received by the Bank after the validity period will be considered invalid and void. Any other method of registration will not be accepted.

- (d) The registration through the respond SMS will also be treated as the customer's application to the Bank for the credit limit increase of their selected credit card/s.
- (e) In the event the SMS registration is incomplete, another SMS will be sent to Eligible Customer's mobile number maintained with the Bank at no cost to the customer notifying the customer to re-register via SMS. Eligible Customer must ensure the message is composed correctly in the following manner: "SCB<space>YES."

Example of invalid respond:

- i. Customer reply: **SCBYes** – incorrect format
- ii. Customer reply: **SCB yes** – incorrect format

6.2 Spend the required minimum amount of RM2000 in retail transactions (whether local or international) ("Minimum Spend Criteria") using their SCBMB card on or by the date stated in the SMS message received by the Eligible Customer. 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.

- (a) 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.
- (b) If an Eligible Customer 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.
- (c) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Customer credit card, the transaction amount authorised in the Eligible Customer'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 Customer has made an Eligible Transaction.
- (d) For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Customer'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.
- (e) 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.

- 7. The Bank's decision on the records of the registration, application and approval dates of the credit limit increase will be final and conclusive.
- 8. The approval of each application is subject to the Bank's standard approving criteria.
- 9. Regardless of the approval of the credit limit increase, customer who responds to the SMS message received and meets the minimum spend requirement will still be eligible for the prize.

## SMS Registration

10. Any SMS Registration must comply with the following requirements:-

- (a) The SMS must be composed as follows: **SCB<space>YES** (Example: SCB YES) and send 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) The SMS must be received by the SMS Service Provider within the SMS Registration Period according to Kuala Lumpur time.
- (d) 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.
- (e) 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.
- (f) Each SMS must be sent using the Eligible Customer's mobile number registered with and maintained in the Bank's records.
- (g) 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, DiGi, U Mobile, P1, XOX or WeBe 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 resulting in failed registration. No appeals on such failed registrations will be entertained.*

## Prize

11. At the end of the Campaign Period, Eligible Customers who meet the Minimum Spend Criteria will be notified through SMS and will receive two (2) complimentary GSC tickets each.
12. Complimentary Golden Screen Cinema Sdn Bhd ("GSC") tickets are limited to a maximum of two (2) per Eligible Customer throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
13. Complimentary GSC tickets will be sent via e-voucher code in the form of SMS within fifteen (15) weeks after the end of the Campaign Period.
14. The e-voucher codes are only redeemable via e-Payment Ticketing or GSC mobile app. Not valid for redemption made over the counter.
15. Kindly visit [www.gsc.com.my](http://www.gsc.com.my) for steps to redeem a GSC movie ticket using e-voucher.
16. Complimentary GSC tickets are applicable for normal Adult tickets only.
17. Redemption is only applicable for normal adult 2D movie tickets sold at all GSC cinemas in Malaysia except GSC Signature (excluding 3D movies, Dolby Atmos, Gold Class, Premiere Class, Twin Seats, Premium Leather Seats, GSC Maxx, D-BOX seats, midnight shows and Film Festival movies).

18. Strictly no reselling of GSC movie tickets to the public without the relevant approvals from GSC, movie distributor and the state's local authority.
19. The Bank is not liable for any defect of the Prize and if there is defect with the Prize, Eligible Customers must contact GSC directly. Eligible Customers understand and accept that the Bank is not the owner of the Prize supplied by GSC under this Campaign. The Bank shall bear no liability relating to any aspect of the Prize, including without limitation, their quality, the descriptions of goods provided by the GSC, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices, or conduct in connection with the Prize in making available the services for the Prize under this Campaign by GSC, its employees, officers or agents.
20. The Prizes are neither exchangeable for cash nor can it be used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.
21. The cardholder loses his/her entitlement to the Prize and will have to refund the retail selling price of the Prize to the Bank if:
  - 21.1 The cardholder breaches any of the terms and conditions of the SCBMB Card; or
  - 21.2 The Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign.
22. This return may be done by either of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
  - 22.1 The Bank may charge the retail selling price of the Prize to the cardholder's credit card account if the cardholder decides to keep the Prize; or
  - 22.2 The Bank may debit the retail selling price of the Prize from any current or savings account held by the cardholder with the Bank if the cardholder decides to keep the Prize.
23. If a cardholder closes and/or cancels all his SCBMB Card account(s) before the Prize is fulfilled, the cardholder loses his/her entitlement to the Prize, and is not entitled to any payment or compensation.

## Facility

24. By participating, you are deemed to have agreed to the below:
  - i. Your credit limit will be increased to the amount as specified in the SMS sent by the Bank.
  - ii. This increased credit limit is shared among all your credit card account(s) with the Bank and any corresponding supplementary credit card(s), except your (if any) corporate cards, based on the following scenario:
    - a. If a customer has a supplementary card with a separate credit limit assigned to the cards, the credit limit increase will be granted on the principal cards only.
    - b. If a customer has a supplementary card with a shared credit limit as the principal card, the credit limit increase will be granted to both the customer's principal and supplementary cards.
25. The approved credit limit increase will be updated in the Bank's system within 2 weeks from the day Eligible Customer successfully register by replying to the SMS message. An SMS will be sent by the Bank to the Successful Customer notifying that their application was successful.
26. For any other credit limit related enquiries as described below, customer is to contact Call Centre at 1300 888 888 (within Malaysia) or 03- 7711 8888 (International)
  - 26.1 Reduce your credit limit
  - 26.2 Request for a different amount credit limit increase

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## General

27. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
28. 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.
29. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. 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)
30. 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.
31. By participating in this Campaign, all participants:
  - (i) consent for the Bank to disclose their particulars to the Bank's service providers for purpose of running this Campaign;
  - (ii) Bank reserves the right to not process any request non compliant with the Bank's internal policy. If the credit card account is closed before the SMS response is sent, the request will not be processed and considered void.
32. 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.