

Terms and Conditions

Spend & Get Acquisition Campaign – March 2018

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB or the Bank**”) Spend & Get Acquisition (March 2018) Campaign (“**Campaign**”) will run from 1 March to 30 April 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 New Customers who:
 - a) apply for and whose applications are approved by the Bank for any of the following cards issued by the Bank (“SCB Credit Cards”) during the Campaign Period:
 - (i) Cashback Gold MasterCard
 - (ii) JustOne Platinum MasterCard;
 - (iii) Platinum Visa;
 - (iv) WorldMiles World MasterCard.
 - (v) Priority Banking Visa Infinite.

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”)

"New 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.

4. New 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 rewards under this Campaign.

Participation

5. To participate in this Campaign, Eligible Customers must:
 - (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through either the Bank's **offline** channels (i.e. the Bank's branches, Price Solutions Sales Agents, and any other authorized offline sales channels) or the Bank's **online** channel (i.e. through our website at www.sc.com/my); **and**
 - (ii) have their application successfully approved, all within the Campaign Period; **and**
 - (iii) activate their approved SCB Credit Card within 45-days from the credit card approval date (activation criteria).
 - (iv) In order to get a further reward of RM200 the Eligible Customer must spend at least **RM 2,000** on their approved SCB Credit Card within 60 days from the credit card approval date (Spend criteria).
 (“**Successful Eligible Customers**”)
6. The Bank's decision on records of the application and approval dates will be final and conclusive.

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7. The approval of each application is subject to the Bank's usual approving criteria.

Rewards: RM100 Cashback + RM200 Cashback

8. The **Successful Eligible Customers** will receive the following reward(s) ("Reward(s)") as set out in Table A below:

Table A: Rewards

Card type	Offline & Online Channel Reward only
<ul style="list-style-type: none"> ▪ Cashback Gold Mastercard ▪ JustOne Platinum Mastercard ▪ Platinum Visa ▪ WorldMiles MasterCard ▪ Priority Banking Visa Infinite 	<p>RM100 Cashback for activation within 45 days from card approval date</p> <p>+</p> <p>RM200 Cashback for RM2,000 spend within 60 days from card approval date.</p>

9. The Reward(s) will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved.
10. The Reward(s) will be credited to the Successful Eligible principal cardholder's credit card account **within** 90 days from the last day of the month in which the card was approved.
11. The customer loses his/her entitlement to the Reward(s) and must immediately refund the value of the Reward(s) to the Bank if:
- a) The customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
12. This 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 customer's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
13. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the 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.
14. The Bank will not entertain any request to change the Reward.
15. If you do not receive the Reward(s) within 90 days from the last day of the month in which the card was approved, you must inform us within 120 days from the last day of the month in which the card was approved. We will arrange for the crediting of the Reward(s) to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

Mechanic(s)

16. There is no minimum number of retail transaction(s) that the Eligible Cardholder must make in order to participate in this campaign.
17. For the avoidance of doubt, 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 Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.
18. The Eligible Cardholder (inclusive of any supplementary cardholder(s) spend), retail transactions made will be combined and tabulated together to determine whether the Eligible Cardholder is entitled to get the reward.
19. 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.
20. For retail transaction the 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. Transaction made within the 60 days of the card approval date must be posted to the Eligible Cardholder's credit card account(s) **by within seven (7) calendar days** 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.

General

21. 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.
22. 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 or branch or SMS or EDM)
23. 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.
24. 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.
25. 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.

Standard Chartered Employee Banking Client Roadshow Campaign 2018 – Post Approval-in-Principle Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Standard Chartered Employee Banking Client Roadshow Campaign 2018** ("Campaign") commences on **1st April 2018** and ends on **30th April 2018**, inclusive of both months ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

3. This Campaign is open to:

3.1. New Applicants

3.1.1. Applicants who have not held any credit card within the past 6 months before the applicant's credit card under this Campaign is issued.

3.2. **New Applicants** are known hereafter as Eligible Customers.

3.3. For the Eligibility to receive the gifts, the Eligible Customers must submit the full documentation required by the bank and have their application approved in the Bank's credit card system (Approving-in-Principle – AIP).

3.4. Approval-in-Principle is a provisional approval provided by the Bank based on the information provided by the applicant. Upon satisfaction of all requirements fulfilled by the applicant, including submission of the documents, the Bank shall review and if appropriate, grant a formal approval and provide the applicant a newly opened credit card account.

3.5. The post Approval-In-Principle gifts are as shown below;

Product	Post Approval in Principle (AIP) Gifts	Quantity
<ul style="list-style-type: none"> WorldMiles World Mastercard JustOne Platinum Mastercard Visa Platinum CashbackGold Mastercard 	20' Trolley Bag	88 units

3.6. For avoidance of doubt, post Approval-in-Principle gifts is subjected to stock availability on a day-to-day basis as decided by the Bank and will be given on the spot after the applicant meeting the criteria of these Terms & Conditions. The gift will be given to the customer on sequential order from the first customer who fulfilled the requirement until the daily capping of the gift is exhausted.

3.7. Each applicant is limited to a maximum of one (1) post Approval-in-Principle only which is non-refundable and non-exchangeable. Gifts are not transferable or exchangeable for cash or other items of similar value. For the avoidance of doubt, the Bank retains the sole

and absolute discretion to change and/or substitute the Gift with another item of a comparable or similar value, with or without prior notice to the eligible applicant.

- 3.8 The Bank is not liable for any defect of the gift and If there is defect with the gift the Eligible Applicant must contact the merchant directly. The Eligible Applicant understand and accept that the Bank is not the supplier of the gift supplied by the merchant under this Campaign. The Bank shall bear no liability relating to any aspect of the gift, including without limitation, their quality, the descriptions of goods provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices, or conduct in connection with the gift in making available the services for the gift under this Campaign by the merchant, its employees, officers or agents.

General

- 4 The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 5 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.
- 6 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 or in the Bank's branches.
- 7 By participating in the Campaign, all participants:
 - (v) agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - (vi) 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
 - (vii) 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.
- 8 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.