

TERMS AND CONDITIONS

Spend with your Debit Card & get Cashback

Campaign

1. The Standard Chartered Bank "Spend with your Debit Card & get Cashback" ("Campaign") will run from 17 August 2020 till 30 September 2020 ("Campaign Period") both dates inclusive.
2. By participating in this Campaign, Customers agree to be bound by all the terms and conditions as stated herein.
3. Customers who participate in this Campaign, will not be eligible for any other offers or participate in other ongoing deposit related campaigns.
4. This is a Campaign by Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB"). Both will be referred as "The Bank" respectively.
5. 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 limited only to the inconsistencies.

Eligibility

6. This Campaign by invitation only to the following customers via SMS or a call from the Bank: -
 - i) Individuals who have opened any Current or Savings Account ("CASA") with SCBMB or any Islamic Current or Savings Account or Islamic Investment Account with SCSB (except for Priority Plus Account-i) ("Islamic Account") prior to the Campaign Period (hereinafter referred to as "Eligible Account Holder"); or
 - ii) Existing CASA and Islamic Account accountholders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - iii) Maintain all their accounts and debit card/debit card-i with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
 - iv) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 - v) Accountholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.



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Definitions

7. "Campaign Months" refers to August and September 2020.
8. "Eligible Transactions" shall mean any purchase of goods and/or services using debit card/debit card-i, with the card present or the card not present (including and not limited to online purchase, Mail Order or Telephone Order and auto-payment). For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Spend for this Campaign:
 - (a) Betting or gaming transactions;
 - (b) ATM transactions (including and not limited to cash withdrawal, cash advance and deposit transactions);
 - (c) Any fees and charges imposed by the Bank (including and not limited to annual fees, card replacement fees and cash withdrawal fees);
 - (d) Any unposted, void, cancelled, refunded, disputed, unauthorized or fraudulent transactions; and
 - (e) Such other transactions as the Bank may determine from time to time.
9. "Participating month" means the calendar month where the Eligible Transaction was performed during the Campaign period.

The Campaign

10. Eligible Accountholder who performed Eligible Transactions during the campaign period will stand a chance to get the win the following reward:

Table 1:

Monthly Prizes			
Eligible Transactions per month	Prize	Units	Reward Criteria
3 transactions*	RM 30 cashback	250	First 250 clients each month to reach 3 eligible transactions spend will be rewarded
6 transactions*	RM 60 cashback	100	First 100 clients each month to reach 6 eligible transactions spend will be rewarded

*Minimum spend per transaction: RM 30

11. Eligible Accountholder will be selected in sequential order from the first Eligible Accountholder who meets the Eligible Transaction criteria until it reaches the maximum number of rewards available for each category as stated in table 1 above. If Eligible Accountholder has more than one debit card/debit card -i, the aggregate of all Eligible Transactions across all cards made will be taken into account for the reward.



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12. Cashback is limited to one (1) cashback reward per Eligible Accountholder per month throughout the Campaign Period, regardless of how many debit card/debit card-i the Eligible Accountholder has with the Bank.
13. The Bank has the right to terminate or end the campaign on or before 30th September 2020; or when the maximum number of rewards available for each category as stated in table 1 above is exhausted.
14. The cashback credited into the Eligible Accountholder's account one month after the participating month.
15. If Eligible Accountholders have more than one CASA, the cashback will be credited into CASA that is most recently opened.

General

16. The Bank's decisions relating to this Campaign are final and binding all participants.
17. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by Bank. Bank's decisions relating to this Campaign is final.
18. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at sc.com/my, and in the Bank's branches.
19. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
20. By participating in the Campaign, all participants:
 - (a) Agree to participate in any interviews or other publicity events required by Bank;
 - (b) Consent for Bank to disclose or publish their personal information such as their names and identities and any general information that Bank sees fit about the participants or their account(s) in any media, marketing or advertising materials; and
 - (c) Grant 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.
21. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.



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