

Staff Get Member (April 2017 – June 2017) Campaign 2017 TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Staff Get Member (April 2017 – June 2017) Campaign (“**Campaign**”) will run from 1 April 2017 to 30 June 2017, 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 open to all staffs who are currently working in:-
 - (i) Standard Chartered Bank Malaysia Berhad; or
 - (ii) Standard Chartered Global Business Services (M) Sdn. Bhd.
 (“**Eligible Referrer**”)
4. Employee(s) who has resigned, being suspended or have the service terminated for whatsoever reason(s) during or before the campaign fulfillment period will not be entitled to receive any rewards under this Campaign.

Participation

5. To enter this Campaign, you must refer your friend(s)/family by completing and submitting the Staff Get Member Online Form.
6. By completing and submitting the Staff Get Member Online Form, you represents, undertakes and confirms to SCBMB the following:-
 - (i) You have obtained express consent from the referral to disclose his/her name and contact details to SCBMB; and
 - (ii) You confirmed that the referral has no objections to SCBMB contacting them for the purposes of this Campaign; and
 - (iii) You have informed the referral to read the privacy notice at SCB’s website www.sc.com/my/; and
 - (iv) You agree and consent for your name to be disclosed to the referral for the purpose of this Campaign; and
 - (v) You agree and consent for your name and picture to be taken and publish in any form of communications regarding this Campaign.
7. You cannot refer yourself as the referral under this campaign.
8. All staffs on FLIP and incentives, branch sales staffs, Price Solutions sales staffs, and line managers are not eligible to participate in this campaign.

Rewards

9. Under this Campaign, you will be entitled for a GEMFIVE voucher for each referred Successful Referral in the Staff Get Member Online Form.
10. The referral will be considered as a Successful Referral when he/she:-
 - (i) Has not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before his/her credit card under this Campaign is issued; and
 - (ii) Apply for Standard Chartered Bank Malaysia Principal credit card; and

- (iii) Not a staff of:
- Standard Chartered Bank Malaysia Berhad; or
 - Standard Chartered Saadiq Berhad; or
 - Price Solutions; or
 - Standard Chartered Global Business Services (M) Sdn. Bhd.

During or before the campaign fulfillment period under this Campaign; and

- (iv) Credit card is approved based on the schedule below:-

Referral Referred Month	Referral's Card Approved Month
April 2017	April – June 2017
May 2017	May – July 2017
June 2017	June – August 2017

- (v) Approved credit card is at least one of the below:-

- Priority Banking Visa Infinite
- WorldMiles World MasterCard®
- JustOne Platinum MasterCard®
- Platinum Visa
- Cashback Gold MasterCard®

- (vi) Referral's mobile number provided for credit card application and registered in bank system is the same as referral's mobile number in the Staff Get Member Online Form

- The Bank's decision on records of the Referral's application and approval dates will be final and conclusive.
- The approval of each application is subject to the Bank's usual approving criteria.
- The entitlement value of each GEMFIVE voucher for each referred Successful Referral is based on the schedule below:

Number of Referred Successful Referral	GEMFIVE Voucher Value
1-2	RM50 per successful referral
3-4	RM80 per successful referral
5 and above	RM100 per successful referral

- The accumulation number of referred Successful Referral is based on monthly referral basis.

Example: Jason refers 5 friends in April, 3 friends in May, and 1 friend in June. Assume that all of his referred friends are Successful Referrals. Jason reward will be based on the table below:

Referral Referred Month	Number of Referred Successful Referral	Value of Each GEMFIVE Voucher	Total GEMFIVE Voucher Entitled
April 2017	5	RM100	RM500
May 2017	3	RM80	RM240
June 2017	1	RM50	RM50

- Only one Reward will be given to the referrer for each of his/her referred Successful Referral regardless of the number of SCB Credit Cards applied for and duly approved for the referral by the Bank.
- Each staff is entitled to maximum of 10 GEMFIVE vouchers for each referral month reward.

17. In addition to clause 16 above there will be a Reward of one (1) GEMFIVE voucher worth RM1,000 given to the referrer who refer the most Successful Referral in the fastest time for each referral month. The criteria of the fastest time to refer the most Successful Referral for each referral month is based on:-

- (i) Fastest to refer the most number of referred Successful Referral for each referral month; and
- (ii) Fastest to refer the most number of referral for each referral month.

18. The Reward will be sent via SMS to the referrer's registered mobile number in the Staff Get Member Online Form based on the fulfillment schedule below:

Referral Referred Month	Referral Card Approved Month	Latest Fulfilment
April 2017	April - June 2017	31 August 2017
May 2017	May - July 2017	30 September 2017
June 2017	June - Aug 2017	31 October 2017

Example: Jason referred a Successful Referral in April 2017, the Reward will be SMS to Jason's registered mobile number latest by 31 August 2017.

- 19. You must ensure that you submit your valid mobile number in the Staff Get Member Online Form.
- 20. The bank will hold no responsibility on undelivered Reward which was sent to a wrong or invalid mobile number.
- 21. The bank will not entertain any claim or appeal arising from undelivered Reward which was sent to a wrong or invalid mobile number, and also for unredeemed voucher regardless of the reason given to the bank.
- 22. There will be a capping of RM225,400 worth of GEMFIVE voucher to be rewarded during this Campaign period.
- 23. The GEMFIVE vouchers will be rewarded in sequential order from first staff that fulfilled all the criteria until the capping amount is exhausted.
- 24. The GEMFIVE voucher have a validity period of 3 months from the GEMFIVE voucher delivery month.
- 25. The referrer loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank if:
 - a) The referred referral breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the referrer and referred referral did not in fact satisfy the requirements under this Campaign.
- 26. This refund may be done by either of the following methods, at the Bank's discretion, and referrer agrees for this to be done:
 - a) The Bank may charge the refund amount to the referrer's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the referrer with the Bank.
- 27. The Bank will not entertain any request to change the Reward.
- 28. If you do not receive the Reward within the scheduled fulfillment date as stated in the table in clause 18 above, you must inform us within 10 days from the latest scheduled fulfillment date. We will arrange for the fulfillment of the Rewards to you after the bank confirmed that you had fulfilled the requirement.

General

- 29. 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.

30. 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, and in the Bank's branches.
31. 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; and
 - (ii) agree to participate in any interviews or other publicity events required by the Bank; and
 - (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.
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.