

Terms and Conditions

Supplementary Credit Card Spend & Get Acquisition Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB or the Bank**") Supplementary Credit Card Spend & Get Acquisition Campaign ("**Campaign**") will run from 1 August to 31 December 2019, 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 must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms and the banking agreement these terms shall prevail limited only to the inconsistencies.

Eligibility

4. The Campaign is open to both New To Bank and Existing To Bank Principal Credit Cardholders who:
 - a. apply for a supplementary credit card 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. Liverpool FC Cashback;
 - ii. JustOne Platinum MasterCard;
 - iii. Visa Platinum;
 - 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 Cardholders")

“New To Bank” means Eligible Cardholders who have not held any Standard Chartered Bank Malaysia Berhad credit card as Principal Cardholder within the past 6 months before the application’s credit card under this Campaign is issued.

“Existing To Bank” means Eligible Cardholders who have held any Standard Chartered Bank Malaysia Berhad credit card as Principal Cardholder more than 6 months before the Eligible Cardholders’s credit card under this Campaign is issued.

5. Eligible Cardholders whose new Principal or Supplementary 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

6. To participate in this Campaign, :

- (i) New To Bank Principal Cardholder must apply for any of the SCB Principal together with Supplementary 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); **or**
- (ii) Existing To Bank Principal Cardholder must apply for any of the SCB Supplementary 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)
- (iii) have their application successfully approved, all within the Campaign Period; **and**
- (iv) activate their approved SCB Principal and/or Supplementary Credit Card within 60-days from the credit card approval date (activation criteria).
- (v) In order to get a reward of RM50 the Eligible Cardholders must perform at least 1 (one) spend on retail transaction at any amount on their approved SCB Supplementary Credit Card within 60 days from the credit card approval date (Spend criteria). (**“Successful Eligible Cardholders”**)

- (vi) The maximum amount of cashback that an Eligible Cardholders can receive is up to RM150 regardless of how many Supplementary card(s) that he/ she applies and got approved for during the Campaign Period.
7. The Bank's decision on records of the application and approval dates will be final and conclusive.
8. The approval of each application is subject to the Bank's usual approving criteria.

Reward: RM50 Cashback

9. The **Successful Eligible Cardholders** will receive RM50 cashback ("Reward") for every supplementary credit card approved and met criteria as set in Clause 6 above.
10. The Reward 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 Eligible Cardholders loses his/her entitlement to the Reward(s) and must immediately refund the value of the Reward to the Bank if:
- a) The Eligible Cardholders breaches any of the terms and conditions of the SCB Credit Card;
 - or
 - b) The Bank discovers at any time that the Eligible Cardholders 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 Cardholders agree for this to be done:
- a) The Bank may charge the refund amount to the Eligible Cardholder's credit card account;
 - or
 - b) The Bank may debit the refund amount from any current or savings account held by the Eligible Cardholders with the Bank.
13. The Bank will not entertain any request to change the Reward.

14. If the Eligible Cardholders do not receive the Reward within 90 days from the last day of the month in which the card was approved, the Eligible Cardholders 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 the Eligible Cardholders after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Cardholder's Credit Card account.

Mechanic(s)

15. 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/ Balance Transfers Plus, FlexiPay/ FlexiPay Plus, Flexi on Balance/Flexi on Balance Plus, Cheque-On-Call and Cheque-On-Call Plus.
16. The retail transactions made must be on the new approved supplementary credit card to be entitled to get the reward.
17. 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.
18. 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

19. 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.

20. 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)
21. 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.
22. By participating in this Campaign, all Eligible Cardholder:
 - (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.
27. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The Eligible Cardholder agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.