

## Terms and Conditions ETB X-sell RM150 Cashback Credit Card Acquisition Campaign - September 2018

### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB or the Bank") ETB X-sell RM150 Cashback Credit Card Acquisition Campaign (Sept 2018) ("**Campaign**") will run from 1 to 30 September 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 and the relevant banking agreement that governed the relationship between the customer and the Bank.
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 only open to New Customers who are invited by the Bank through SMS only to participate in this campaign:
    - 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 Platinum MasterCard
      - (ii) JustOne Platinum MasterCard;
      - (iii) Platinum Visa;
      - (iv) WorldMiles World MasterCard.
- 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.

5. 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 reward under this Campaign.

### Participation

6. To participate in this Campaign, Eligible Customers must:
  - (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's Price Solutions Sales Agents, 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)

**(“Successful Eligible Customers”)**

- 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: RM150 Cashback

- 9. The Successful Eligible Customers will receive the following reward (“Reward”) as set out in Table A below:

Table A: Reward

Card type	Offline & Online Channel Reward only
<ul style="list-style-type: none"> <li>▪ Cashback Platinum Mastercard</li> <li>▪ JustOne Platinum Mastercard</li> <li>▪ Platinum Visa</li> <li>▪ WorldMiles MasterCard</li> </ul>	RM150 Cashback for activation within 45 days from card approval date

- 10. Only one Reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved.
- 11. The RM 150 cashback 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
- 12. The Successful Eligible Customer customer loses his/her entitlement to the Reward and must immediately refund the value of the Reward to the Bank if:
  - a) The Successful Eligible Customer r breaches any of the terms and conditions of the SCB Credit Card; or
  - b) The Bank discovers at any time that the Successful Eligible Customer did not in fact satisfy the requirements under this Campaign.
- 13. 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.
- 14. If the Successful Eligible Customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the Successful Eligible 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 Successful Eligible Customer.
- 15. The Bank will not entertain any request to change the Reward.
- 16. If you do not receive the cashback within 90 days from the last day of the month in which the card approved, you must

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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.

#### General

17. 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.
18. 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)
19. Eligible Customer (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.
20. 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.
21. 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.