

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
**ACTIVATION CAMPAIGN Q1 2017 (1<sup>st</sup> MARCH - 31<sup>st</sup> MARCH 2017)**  
**TERMS AND CONDITIONS**

**Campaign**

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **ACTIVATION CAMPAIGN Q1 2017 Campaign** ("Campaign") commences on **01 March 2017** and ends on **31 March 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. This Campaign is open to selected credit cardholders of any credit card issued by the Bank ("SCBMB Card") by invitation only. The invitation will be sent out by the Bank through **SMS** to the selected credit cardholders to participate in this Campaign. This campaign is open to the selected credit cardholders who have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period;
4. Individuals below the age of 21 years are not eligible for this Campaign;-and.
5. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Campaign Period or within 1 month after the Campaign Period, will not be entitled to receive any cashback under this Campaign.  
("Eligible Customers")
6. In order to participate in the Campaign, Eligible Customers must spend at least 3 PIN retail transactions with the SCBMB card on or by 31 March 2017.  
(all together hereafter will be referred to as "Qualified Customers").

**Participation**

7. Eligible Customer will receive the campaign invitation through SMS within the campaign period.
8. After receiving the SMS the Eligible Customer must make PIN retail transaction using their credit card. The first 3 PIN retail transactions performed within campaign period will be counted towards meeting the Criteria.
9. Eligible Customer may receive multiple SMS for the same campaign period for different cards.

**CashBack**

10. At the end of the Campaign Period, Qualified Customers who met the campaign criteria will be entitled to receive 50% cashback for their first 3 PIN transactions with a maximum capping of RM50 for the cashback amount.

11. All CashBack will be credited into the Qualified Customer's SCB credit card account as determined by the Bank within eight (8) weeks after the end of the Campaign Period.
12. The customer loses his/her entitlement to the CashBack and will have to refund the CashBack to the Bank If:
  - (i) the customer breaches any of the terms and conditions of the SCBMB Card; or
  - (ii) the Bank discovers at any time that the 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 the participants agree for this to be done:
  - (i) the Bank may charge the refund amount to the customer's credit card account; or
  - (ii) the Bank may debit the refund amount from any current or savings account held by the customer with the Bank
14. If a customer closes and/or cancels all his SCBMB Card account(s) before the CashBack is credited, the customer loses his/her entitlement to the CashBack, and is not entitled to any payment or compensation. CashBack will not be paid to the customer's current and/or savings account with the Bank.

### Example

15. Please refer the following as examples for cashback entitlement:

#### Example 1:

If the customer has performed only 1 PIN transaction with spend amount of RM100, then the customer is **not** entitled for the RM50 cashback.

#### Example 2:

If the customer has performed 3 PIN transactions with spend amount of RM36.10, RM20 & RM43.50 respectively, the customer will be receiving a total cashback of RM49.80 only.

#### Calculation:

1st Transaction:  $RM36.10 - 50\% = RM18.05$

2nd Transaction:  $RM 20.00 - 50\% = RM10.00$

3rd Transaction:  $RM 43.50 - 50\% = RM 21.75$

**Total cashback amount: RM49.80**

#### Example 3:

If the customer has performed 3 PIN transactions with spend amount of RM50, RM68 & RM138 respectively, the customer will be receiving a total cashback of RM50 only.

#### Calculation:

1st Transaction:  $RM50.00 - 50\% = RM25.00$

2nd Transaction:  $RM68.00 - 50\% = RM34.00$

3rd Transaction:  $RM138.00 - 50\% = RM69.00$

**Total cashback amount: RM50.00**

**(total 50% cashback amount is RM128 but capped at RM50)**

## General

16. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
17. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters, claim or dispute 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 the Bank's website at [sc.com/my](http://sc.com/my) or channel(s) identified by the Bank.
19. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;
  - (ii) 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
  - (iii) 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.
20. 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.