

Bank Initiated Credit Limit Increase by SMS Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Bank Initiated Credit Limit Increase by SMS Campaign (“**Campaign**”) will run from 10 January 2019 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.

Eligibility

3. The Campaign is only open to selected principal credit cardholders holding credit cards (other than corporate cards) issued by the Bank (“**SCB Credit Cards**”), who have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (“**Eligible Customers**”)

AND

Invited by the Bank through short service messaging (SMS) to participate in this Campaign

Participation

4. Pre-selected customers will receive an SMS message sent to their mobile number maintained in the Bank’s records inviting them to participate in this campaign to increase the credit limit of their selected Credit Card/s determined solely by the Bank to a specified amount as determined by the Bank without the need to submit additional income documents.
5. To participate in this Campaign, Eligible Customers must
 - 5.1 Successfully register by:
 - (a) Sending text message via short messaging service (SMS) to 66399 as explained in Clause 10 (“SMS Registration”)
 - (b) The respond from Eligible Customer must be sent using the mobile number in which the offer SMS was sent to and within the validity period stated in the SMS received by each eligible customer.
 - (c) SMS entries received by the Bank after the validity period will be considered invalid and void. Any other method of registration will not be accepted.
 - (d) The registration through the respond SMS will also be treated as the customer’s application to the Bank for the credit limit increase of their selected credit card/s.
6. In the event the SMS registration is incomplete, a SMS will be sent to Eligible Customer’s mobile number maintained with the Bank at no cost to the customer notifying the customer to re-register via SMS. Eligible Customer must ensure the message is composed correctly in the following manner: “Y1.”

Example of invalid respond:

- i. Customer reply: **Y1** – incorrect format
- ii. Customer reply: **Y 1** – incorrect format

7. The Bank’s decision on the records of the registration, application and approval dates of the credit limit increase will be final and conclusive.

8. The approval of each application is subject to the Bank's standard approving criteria.

SMS Registration

9. Any SMS Registration must comply with the following requirements:-

- (a) The SMS must be composed as follows: **Y1** (Example: Y1) and send to 66399. Messages in any other format will not be accepted.
- (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
- (c) The SMS must be received by the SMS Service Provider within the SMS Registration Period according to Kuala Lumpur time.
- (d) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB cards held by the Eligible Cardholders.
- (e) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- (f) Each SMS must be sent using the Eligible Customer's mobile number registered with and maintained in the Bank's records.
- (g) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

Important Notes:

Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX or WeBe mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS resulting in failed registration. No appeals on such failed registrations will be entertained.

Facility

10. By participating, you are deemed to have agreed to the below:

- i. Your credit limit will be increased to the amount as specified in the SMS sent by the Bank.
- ii. This increased credit limit is shared among all your credit card account(s) with the Bank and any corresponding supplementary credit card(s), except your (if any) corporate cards, based on the following scenario:
 - a. If a customer has a supplementary card with a separate credit limit assigned to the cards, the credit limit increase will be granted on the principal cards only.
 - b. If a customer has a supplementary card with a shared credit limit as the principal card, the credit limit increase will be granted to both the customer's principal and supplementary cards.

11. The approved credit limit increase will be updated in the Bank's system within 2 weeks from the day Eligible Customer successfully register by replying to the SMS message. An SMS will be sent by the Bank to the Successful Customer notifying that their application was successful.

12. For any other credit limit related enquiries as described below, customer is to contact Call Centre at 1300 888 888 (within Malaysia) or 03- 7711 8888 (International)

12.1 Reduce your credit limit

12.2 Request for a different amount credit limit increase

General

1. 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.

2. 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)
3. 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.
4. By participating in this Campaign, all participants:
 - (i) consent for the Bank to disclose their particulars to the Bank's service providers for purpose of running this Campaign;
 - (ii) Bank reserves the right to not process any request non compliant with the Bank's internal policy. If the credit card account is closed before the SMS response is sent, the request will not be processed and considered void.
5. 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.