

TERMS AND CONDITIONS

RM50 Cashback Credit Card Acquisition (Add Card) Campaign (1 February - 30 June 2017)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB") RM50 Cashback Credit Card Acquisition (Add Card) Campaign ("Campaign") will run from 1 February 2017 to 30 June 2017, inclusive of both dates ("Campaign Period").
2. By participating in the Campaign, the selected cardholder(s) agree to be bound by these terms below.

Eligibility

3. The Campaign is only open to selected cardholder(s) by invitation only.
4. If you are one of the selected cardholder(s), the bank will contact you for this campaign. For the avoidance of doubt, this invitation is not transferable and the campaign is only open to selected cardholder(s) who have received an invitation (phone call) from the Bank.
5. In addition, the Campaign is only open to existing-to-bank cardholder(s) ("**ETB**") where for the avoidance of doubt means an applicant who is currently holding any SCBMB credit cards as principal cardholder before the applicant's credit card under this Campaign is issued.
6. This Campaign is only available for cardholder(s) who during the Campaign Period had applied for and whose applications are approved by the Bank for any of the following cards issued by the Bank during the Campaign Period:-
 - JustOne Platinum MasterCard; or
 - WorldMiles World MasterCard.
7. Maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
8. Credit Card accounts that 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.

9. Participants of this campaign are pre-selected existing cardholder(s) based on cardholders' qualification that are to be determined by the Bank at the Bank's sole discretion.

("Eligible Cardholder").

Rewards

10. The Eligible Cardholder(s) will receive a maximum of RM50 Cashback subjected to terms and conditions as stipulated throughout this document.
11. To be entitled for the RM50 Cashback campaign offer, the cardholder is required to activate and spend a minimum of RM50 within 60-days from the card approval date.
12. Only one (1) Reward will be given to each successful Eligible Cardholder regardless of the number of SCBMB Credit Cards applied for and duly approved.
13. The Rewards will be credited to the successful Eligible Cardholder credit card account within 150-days from the last day of the month in which the card was approved.
14. If the cardholder breaches any of the terms and conditions of the SCBMB Credit Card; or the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign, the cardholder loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank.
15. This refund may be done by either of the following methods, at the Bank's discretion, and successful Eligible Cardholder agree for this to be done:
- a) The Bank may charge the refund amount to the cardholder's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
16. If a cardholder applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the cardholder 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 cardholder.
17. The Bank will not entertain any request to change the Rewards.
18. If you do not receive the Rewards within 150-days from the last day of the month in which the card was approved, you must inform us within 160-days from the last day of the month in which the card was approved. We will arrange for the crediting of the Rewards to you 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.

19. The Bank's decision on records of the application and approval dates will be final and conclusive.
20. The approval of each application is subject to the Bank's usual approving criteria.

General

21. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters, dispute or claim arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
22. 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)
23. 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.
24. 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 Rewards;
 - (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.
25. 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.