

TERMS AND CONDITIONS

Standard Chartered Bank Malaysia Berhad's Credit Card Acquisition (July 2016) Offer

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank")'s "**Credit Card Acquisition (July 2016) Offer**" ("Campaign") commences on 4th July 2016 and ends on 31st July 2016, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions stated herein.

Eligibility

3. The Campaign is only open to New Customers who:
 - 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 Gold MasterCard
 - (ii) JustOne Platinum MasterCard;
 - (iii) Platinum Visa/Mastercard; or
 - (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.

4. Individuals below the age of 21 years are not eligible for participation in this Campaign.
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 rewards under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers must:
 - (a) (i) apply for the any of the SCB Credit Cards via telephone call from a Price Solutions Sales Agent who specifically makes this offer during the telephone call) and (ii) have their application successfully approved, all within the Campaign Period; and
 - (b) 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 Bank will notify Successful Eligible Customers via short messages service (SMS) upon approval of their SCB Credit Card application.
9. The approval of each application is subject to the Bank's usual approving criteria.

Reward: RM230 GemFive e-vouchers

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

Table A: Reward

Card type	Reward
Cashback Gold Mastercard Justone Platinum Mastercard Platinum Visa/Mastercard WorldMiles MasterCard	<ol style="list-style-type: none"> 1. RM230 GemFive e-vouchers 2. Lifetime Fee Waiver

11. Only one Reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved.
12. The Reward will be delivered to the principal cardholder within 120 days from card approval date
13. If:
 - a) The customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign,
 the customer loses his/her entitlement to the Rewards and must immediately refund the value of the Reward to the Bank.
14. This refund may be done by either of the following methods, (at the Bank’s discretion), and the Successful Eligible Customer/s is agreeable that:
 - (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.
15. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only.
16. The Bank will not entertain any request to change the reward.

The reward will be e-mailed to the Successful Eligible Customer within 120 days from the card’s approval date. The reward will be delivered via email to the customer’s email address registered in

the Bank's records. The customer must ensure that a valid email address is given to the bank. The bank will hold no responsibility on undelivered email which was sent to a wrong or invalid email address. The bank will not entertain any claim or appeal from a Successful Eligible Customer arising from undelivered reward which was sent to a wrong or invalid email address and also for unredeemed e-voucher irregardless of the reason given to the bank.

17. The reward issued is with 3 months expiry period upon issuance. The customer must redeem the e-voucher before the expiry date. If the e-voucher has expired the Successful Eligible Customer is not entitled to any payment or compensation regardless of the reason for not claiming the reward.
18. If you do not receive the reward within 120 days from the month in which the card was approved, you must inform us within 130 days from the month in which the card was approved. We will arrange for the re-delivery of the reward to you after the bank confirmed that you had fulfilled the eligibility criteria and also that you have not received the reward
19. Reward can only be used with a valid Standard Chartered Bank credit card
20. The Bank may change or substitute the reward with an item of similar value if the e-voucher is discontinued by the Merchant.

General

21. 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.
22. 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 standardchartered.com.my, and in the Bank's branches.
23. 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.
24. 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.