

**Standard Chartered Income Document Collection and Credit Limit Increase Campaign – CashBack RM50 Terms and Conditions**

**Campaign**

1. The Standard Chartered Bank Malaysia Berhad ("**SCBMB or the Bank**") Credit Limit Increase via Income Update Campaign ("**Campaign**") commences on 29<sup>th</sup> January 2018 and ends on 30<sup>th</sup> April 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.

**Eligibility**

3. This Campaign is only open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("**SCBMB Card**") invited by the Bank through a call from Client Care Centre Agent only to participate in this Campaign, and 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.
5. Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any cashback under this Campaign. ("**Eligible Cardholders**")

**Participation**

6. In order to participate in the Campaign, Eligible Cardholder must
  - (a) Agree to a credit limit increase up to an amount as specified by the Bank's Agent
  - (b) Submit valid income documents within 3 working days to the email address provided: [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com)
  - (c) Camera capture or screenshot of income documents are acceptable on this campaign

Acceptable Income Type as following:

For Salaried Employees/ Commission Earner	<ul style="list-style-type: none"> <li>▪ Latest 1 month pay slip OR</li> <li>▪ Latest EPF Statement (dated within the last 12 months) OR</li> <li>▪ Latest Borang BE OR</li> <li>▪ Latest Borang EA (For MNC only)</li> </ul>
For Self-Employed	<ul style="list-style-type: none"> <li>▪ Latest EPF Statement (dated within the last 12 months) OR</li> <li>▪ Latest Borang B</li> </ul>

7. Valid document is defined as clear, high resolution image or copy of the income document. If an income document is invalid, the Agent will attempt to call the customer within 5 working days from receipt of document to request for a clear copy of the income document.
8. The Bank's decision on the application and approval dates of the credit limit increase will be final and conclusive.
9. The approval of each application is subject to the Bank's standard approving criteria.
10. Upon the receipt of valid income document(s) by the Bank, you will qualify to receive RM50 CashBack ("**50 CashBack**") provided that the valid income document(s) are successfully updated into the Bank's system. 50 CashBack will be credited within 8 to 12 weeks from the end of the Campaign Period.

11. 50 CashBack is limited to one (1) per Eligible Cardholder, regardless of how many income document(s) submission are made by the customer during the campaign period.
12. The cashback will be credited into one (1) of the Eligible Cardholder's principal SCBMB credit card account as determined solely by the Bank regardless of how many of the Eligible Customer's credit card account that were invited for this campaign. No cashback will be credited to any supplementary credit card account. There will be a notification SMS sent to Eligible Cardholder once the cashback has been credited to their credit card account.
13. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
  - 12.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
  - 12.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
14. This refund may be done by either of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
  - 13.1 the Bank may charge the refund amount to the cardholder's credit card account; or
  - 13.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
15. If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/or savings account with the Bank.

#### Facility

16. By participating, you are deemed to have agreed to the below:
  - i. Your credit limit will be increased up to the amount as communicated by Agent of 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.
17. The approved credit limit increase will be updated in the Bank's system within 2 weeks from the day Eligible Customer successfully register by submitting valid income document to the email address stated. An SMS will be sent by the Bank to the Successful Customer notifying that their application was successful.
18. For lower credit limit increase request than amount communicated, customer is to notify the Agent on the desired credit limit which will be evaluated by the Bank, and is subject to Bank's approval.
19. For higher credit limit increase request than amount communicated, the credit limit increase will be processed based on normal application criteria, and will not be subject to the same requirement of this Campaign. Customer will still be eligible for the 50 Cashback for valid income document submitted.

#### General

20. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
21. The Bank's decisions relating to this Campaign are final and binding 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 the Bank's website at [sc.com/my](http://sc.com/my), and in the Bank's branches.

23. 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.
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.