

Visa Rewards Platinum Spend Campaign (1 April 2018 – 31 May 2018) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Visa Rewards Platinum Spend Campaign (April – May 2018)** ("Campaign") commences on **1 April 2018** and ends on **31 May 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 open to credit cardholders of the Visa Rewards Platinum credit cards (other than corporate cards) issued by the Bank ("SCBMB Card") 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 ("Eligible Cardholders").
4. Individuals below the age of 21 years are not eligible to participate in 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 rewards under this Campaign. ("Eligible Cardholder")

Participation

6. In order to participate in the Campaign, Eligible Cardholders must spend the required minimum amount of RM1,500 per month in retail transactions for 2 months (whether local or international) ("Minimum Spend Criteria") using their SCBMB Card on or by Malaysian time 2359 hours 31 May 2018.
7. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call and Cheque-On-Call Plus. Any determination by the Bank as to what constitutes retail spend transaction shall be conclusive.
8. If an Eligible Cardholder holds more than one Visa Rewards Platinum credit card, retail transactions made using each Visa Rewards Platinum credit card will be combined towards meeting the Minimum Spend Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.
9. Overseas currency retail spend transaction shall be converted to Ringgit Malaysia (RM) for the purpose of calculation of retail spend and shall be based by the Bank's prevailing exchange rate.

10. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
11. Transactions made by **31 May 2018** must be posted to the Eligible Cardholder's credit card account(s) by **7 June 2018** to be included towards meeting the Minimum Spend Criteria. Please note that transactions may be posted by merchants as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.
12. Charges which are subsequently voided, disputed or charged-back to the card, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Campaign.

Points ("Prize")

13. At the end of the Campaign Period, all Eligible Cardholders will be listed ("List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records.
14. Winners will be selected based on a prefixed placement as decided by the Bank from the first Eligible Cardholders who meet the Minimum Spend Criteria until it reaches the maximum capping of 2,000 winners. The 2,000 winners will receive 50,000 points each.
15. Each Eligible Cardholder is entitled to one (1) Prize throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
16. The total amount of points for this Campaign is capped at 100,000,000 only.
17. All points will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within fifteen (15) weeks after the end of Campaign Period. No points will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholders once the points have been credited to their credit card account.
18. The cardholder loses his/her entitlement to the Prize and will have to refund the Prize to the Bank if:
 - 18.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 18.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign.
19. This refund may be done by performing reversal of points from the cardholder's credit card account, at the Bank's discretion, and the cardholder agree for this to be done.
20. If a cardholder closes and/or cancels all his SCBMB Card account(s) before the points is credited/fulfilled, the cardholder loses his/her entitlement to the Prize, and is not entitled to any payment or compensation.
21. Points cannot be transferred, and only will be awarded to the principal cardholder only.

General

22. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
23. 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.
24. 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, and in the Bank's branches.
25. 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.
26. 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.