

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
**Visa Platinum 10x Reward Points Campaign**  
**(1 September 2020 – 31 December 2020)**  
**Terms and Conditions**

**Campaign**

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Visa Platinum 10x Reward Points Campaign** ("Campaign") commences on **1 September 2020** and ends on **31 December 2020**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below.
3. This Campaign Terms and Conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign Terms and Conditions and the relevant product terms and the banking agreement, this Campaign Terms and Conditions shall prevail.

**Eligibility**

4. This Campaign is open to:
  - 4.1 cardholders of Visa Platinum Credit Card issued by the Bank;
  - and
  - 4.2 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/ participants").
5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
6. Eligible 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 Reward Points under this Campaign.

**Reward Points Earning**

7. During the Campaign Period, Eligible Cardholders are entitled to receive 9x Reward Points ("Additional Reward Points") in the manner set out below:
  - Nine (9) Reward Points for every RM1.00 of Online Retail Purchase payment made in Ringgit Malaysia at Participating Merchants per Clause 8 below ("Eligible Transaction"), subject to the Additional Reward Points Cap of 3,000 Reward Points per Eligible Cardholder per calendar month.
8. The Eligible Transactions entitled for Additional Reward Points are those that:
  - (a) Are posted to the Eligible Cardholder's Visa Platinum Credit Card account; and
  - (b) Made in the Participating Merchants listed in Table 1 below.

TERMS AND CONDITIONS  
 Visa Platinum 10x Reward Points Campaign  
 (Sep 2020 – Dec 2020)

A Standard Chartered Group Company  
 Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

Table 1: List of Participating Merchants

No.	Participating Merchants
1	Boost
2	Fave
3	Grab
4	Lazada
5	Shopee
6	Taobao
7	ZALORA

9. For clarity, the total Reward Points earned is as illustrated in table below:

Category	Original Reward Points Multiplier	Additional Reward Points Multiplier	Total Reward Points Multiplier	Additional Reward Points Cap (per month)
Eligible Transaction at Participating Merchants	1x	9x	10x	3,000

*Illustrations:* Cardholder A spent RM350 on Shopee and RM100 on HappyFresh with his Visa Platinum credit card in one calendar month during the Campaign Period:

Transactions	Spend Amount (in RM)	Original Reward Points Multiplier	Additional Reward Points Multiplier	Total Reward Points Multiplier	Original Reward Points Earned	Additional Reward Points Earned	Total Reward Points Earned	Additional Reward Points Cap per calendar month
Shopee	350	1x	9x	10x	350	3,150	3,500	3,000
HappyFresh	100	1x	N/A	1x	100	N/A	100	100
<b>Total Points Earned</b>								<b>3,100</b>

10. All Eligible Transactions on the Visa Platinum Credit Card made by the Principal Cardholder and/ or his/ her Supplementary(ies) Cardholder(s) will be consolidated and will not be viewed individually in meeting the Additional Reward Points Cap.
11. Reward Points is awarded based on transaction date irrespective of the posting date. Please note that transactions may be posted late by the merchant. We will not be held responsible for late posting.
12. The Additional Reward Points will be calculated at the first week of the following month and will be credited into the Principal Visa Platinum Credit Card account within 6 weeks after the end of each calendar month the Eligible Transaction was posted.

## TERMS AND CONDITIONS

Visa Platinum 10x Reward Points Campaign  
(Sep 2020 – Dec 2020)

A Standard Chartered Group Company  
Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

13. The assignment of Merchant Identity Description will determine the cardholder's entitlement for Additional Reward Points. It is the responsibility of the respective merchant's Acquiring Bank to assign the correct Merchant Identity Description (MID) for each merchant. We shall not be held responsible for any incorrect assignment of the Merchant Identity Description by the Acquiring Bank at the eligible merchant.
14. If Reward Points is given in respect of any Eligible Transaction which is subsequently reversed, the reversal will result in the corresponding Reward Points being reversed in the month where the reversal was posted, regardless of the original transaction posting date.
15. We may refuse to give you Additional Reward Points if we believe or suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized. We may clawback any credited Additional Reward Points from your account if we suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized.
16. If there is any appeal, claim or dispute on Additional Reward Points, customers are required to submit relevant proof of transactions to us for further checking. We will then determine the entitlement of the Additional Reward Points on our discretion based on our internal processes and policies.

#### General

17. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
18. 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.
19. 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](https://sc.com/my)
20. By participating in the Campaign, all participants:
  - (a) agree to participate in any interviews or other publicity events required by the Bank;
  - (b) 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
  - (c) 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.
21. 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.
22. All information is accurate at the time of publication.