

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
**Win From Home Campaign 2020**  
**(20 November 2020 – 28 February 2021)**  
**Terms and Conditions**

**Campaign**

- 1) The Standard Chartered Bank Malaysia Berhad Win From Home Campaign 2020 (“Campaign”) commences on 20 November 2020 and ends on 28 February 2021, 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 must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail.

**Eligibility**

- 4) This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank (“SCBMB Cards”) 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”).
- 5) Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 6) Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.

**Participation and Qualifying Criteria**

- 7) To participate, Eligible Cardholders must:
  - 7.1 Successfully registered their SCBMB Credit Card by:
    - (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 51 (“SMS Registration”); or
    - (b) Register online at <https://www.sc.com/my/> (“Website”) as explained in Clause 52 (“Online Registration”). (together will be referred to as “Registration”)

AND

- 7.2 Spend a minimum of RM100 (“Minimum Spend Criteria”) in a single retail transaction (either local or overseas spend) using their SCBMB Credit Cards within the Campaign Period (“Eligible Transaction”).
- 8) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder SCBMB Credit Cards, the transaction amount authorised in the Eligible Cardholder’s SCBMB Credit Cards (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Cardholder has made an Eligible Transaction.

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- 9) Each Eligible Cardholder is required to register only once throughout the Campaign Period regardless of how many types of cards the Eligible Cardholder hold with the Bank.
- 10) Retail transactions exclude cash advance, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payment fees, disputed transactions, Balance Transfers Plus, Flexi-On-Balance Plus, FlexiPay Plus, and Cheque-On-Call Plus.
- 11) 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 amount will not count towards meeting the Minimum Spend Criteria.
- 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.

### Campaign Mechanics for Daily Cashback Prize

- 13) Once an Eligible Cardholder fulfils the criteria as stated in Clause 7, a SMS with a clickable link generated by an automated computerized system will be sent to the Eligible Cardholders' mobile number registered with the Bank.
- 14) Eligible Cardholders are required to click on the link to play the Cashback Claw Mansion game ("Game") which will then confirm if the Eligible Transaction done is entitled for Daily Cashback Prize. To play the Game, internet connectivity on the Eligible Cardholder device is required.
- 15) Each Eligible Cardholder will only receive one (1) link in one (1) SMS with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 20 November 2020 to 2359 hours 28 February 2021, whereby Eligible Cardholder can only access the link during the stipulated period as above.
- 16) Eligible Transaction charged to the supplementary cardholders will be counted as an Eligible Transaction made by the principal cardholder for the purposes of this Campaign and SMS will only be sent to principal cardholder to play the Game.
- 17) Eligible Transaction shall exclude the following transactions:

- o Utilities/Insurance/Telecommunication

Merchant Category Code (MCC)	Description
4814	Telecommunication Services
4899	Cable, Satellite and Other Pay Television and Radio Services
4900	Electric.Utilities
5960	Direct Marketing.Insurance Services
5968	Direct Marketing.Continuity/ Subscription
6300	Insurance Sales, Underwriting and Premiums

For Utilities/ Insurance/ Telecommunication transactions via JomPay with MCC 8999, the transactions are not part of the excluded transactions and considered as Eligible Transaction.

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- Petrol

Merchant Category Code (MCC)	Description
5541	Fuel Service Stations Manual
5542	Fuel Dispenser Automated

- Government Services

Merchant Category Code (MCC)	Description
9211	Court Costs including Alimony and Child
9222	Fines Government
9223	Bail and Bond Payments Government
9311	Tax Payments
9399	Government Services
9402	Postal Services.Government Only

- Professional and Commercial Services

Merchant Category Code (MCC)	Description
6010	Member Financial Institution.Manual Cash
6011	Member Financial Institution.Automated Cash
6012	Member Financial Institution.Merchandise
6050	Quasi Cash.Member Financial Institution
6051	Quasi Cash.Merchant
6211	Securities.Brokers/Dealers
6513	Real Estate Agents and Managers.Rentals
6529	Remote Stored Value Load.Member Financial
6530	Remote Stored Value Load.Merchant
6531	Payment Transaction Provider.Money
6532	Payment Transaction Provider.Member
6533	Payment Transaction Provider.Merchant.
6534	Money Transfer.Member Financial Institution
6535	Value Purchase.Member Financial Institution

- Others

Merchant Category Code (MCC)	Description
7000	CEPP Smart Instalment
8398	Organizations, Charitable and Social Service

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- 18) Once an Eligible Cardholder had registered either via SMS Registration or Online Registration as explained in Clause 51 and 52 respectively, the Bank will require up to 3 working days to update the Eligible Cardholder's registration into the Bank's system. The Eligible Cardholder will only receive SMS to play the Game for the Eligible Transaction made after 3 working days from the date of registration.

**Example:**

Mr A registers via SMS on 20 November 2020 and make an Eligible Transaction on 21 November 2020. Mr A will not receive SMS to play the Game as his registration will only be updated on 24 November 2020 and take effect on 25 November 2020. Thus, Mr A will receive SMS to play the Game when he makes an Eligible Transaction on 25 November 2020 onwards.

- 19) Only mobile number registered in Malaysia will receive the SMS to play the Game and stand to win daily cashback. Eligible Cardholder who has non-Malaysia registered mobile number will not receive the SMS to play the Game and win daily cashback.
- 20) The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any interruption before, during or after the Eligible Cardholder played the Game which in any way would cause the Eligible Cardholder to lose his/her chance to play the Game. Eligible Cardholders shall solely responsible for all fees and charges imposed by their service providers.
- 21) The Bank is not responsible for any failure or delay in the transmission of the SMS by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

### Daily Cashback Prize

- 22) The total quantity of Daily Cashback Prize available throughout the Campaign Period is as follows:

No.	Daily Cashback Prize Description	Total Available Quantity
1	RM5 Cashback	167,000
2	RM100 Cashback	202
<b>TOTAL</b>		<b>167,202</b>

- 23) All Eligible Transactions will be calculated from Malaysian time 0000 hours 20 November 2020 to 2359 hours 28 February 2021 during the Campaign Period.
- 24) An Eligible Cardholder is entitled to win a maximum of two (2) Daily Cashback Prize(s) per day, regardless of how many Eligible Transaction he/she transacted.
- 25) All Daily Cashback Prizes will be credited to the Eligible Cardholder's principal credit card account within sixty (60) working days from the end of each calendar month of the Campaign Period. Should the cashback that was won by the Eligible Transaction done by the supplementary credit cardholder, the cashback will be credited to the supplementary credit card account. SMS will be sent to the principal credit cardholder registered mobile number with the Bank to inform them that the Cashback Prizes amount has been credited to the principal and/or supplementary credit card account.

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- 26) The cardholder loses his/her entitlement to the Cashback Prizes and will have to refund the Cashback Prizes to the Bank if:
- 26.1 the cardholder breaches any of the terms and conditions of the SCBMB Cards; or
  - 26.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 27) This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
- 27.1 the Bank may charge the refund amount to the cardholder's credit card account; or
  - 27.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
- 28) If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the Cashback Prizes is credited, the cardholder loses his/her entitlement to the Cashback Prizes and is not entitled to any payment or compensation. Cashback Prizes will not be paid to the cardholder's current and/or savings account with the Bank.

### Winner Selection

- 29) Winners will be selected based on a prefixed Cashback Prizes placement according to the sequential order of the transaction done on that day until the capping for the number of Daily Cashback Prize has reach the capping as stated in Clause 22.
- 30) Transactions that do not fall under the prefixed Cashback Prizes placement will not be eligible for Daily Cashback Prize.

### Campaign Mechanics for the Grand Prize

- 31) Once an Eligible Cardholder fulfils the criteria as stated in Clause 7, the Eligible Cardholder will earn entries as defined in Table A below to stand a chance to win one (1) Grand Prize as explained in Clause 37.

Criteria	Entries
Every RM100 Local/ Oversea Retail Spend	5x
First spend on newly approved credit card during Campaign Period	20x
First spend on newly approved Standard Chartered Smart credit card during the Campaign Period	50x
Each approved application below:	10x
a. Balance Transfer Plus	
b. Flexi-On-Balance Plus	
c. FlexiPay Plus	
d. Cheque-On-Call Plus	
The above application must be approved within the Campaign Period.	
Every RM100 spend on Boost, Fave or Grab	20x

**(Table A: Entries Table)**

- 32) New card refers to cardholders whose application for any SCBMB Credit Cards during the Campaign Period is approved and/or issued and who has not hold any of the cards within six (6) months prior to the commencement of this Campaign.

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- 33) Should the Eligible Cardholder made multiple transactions on the new card on the same day the first spend was made, the Bank will take the transaction with the highest spend amount to compute the no. of entries earned.
- 34) There is no exclusion of any Merchant Category Code (MCC) for Eligible Transaction for Grand Prizes but there is exclusion of MCC for Daily Cashback Prize as stated in Clause 17 as above.
- 35) Any determination by the Bank as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.
- 36) Eligible Transactions made by 28 February 2021 must be posted to the Eligible Cardholder's SCBMB Credit Cards by 7 March 2021 to be included towards the computation of number of entries. Please note that transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.

### Grand Prize

- 37) Eligible Cardholders shall earn and accumulate entries as define in Table A above during the Campaign Period to be in the running to win one (1) Grand Prize regardless of the date of the registration provided that the registration is made within the Campaign Period.

Grand Prize	No. of Winners
RM50,000 Harvey Norman Gift Voucher	3

- 38) An Eligible Cardholder is entitled to win a maximum of one (1) Grand Prize throughout the Campaign Period.

### Winner Selection

- 39) A total of three (3) winners ("Winners") will be selected at the end of the Campaign Period.
- 40) All Qualified Cardholders with Entries will be listed ("List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the List will be divided by three (3) and the result rounded down to the nearest whole number. ("Shortlisted Grand Prize Winner").

Example: If there are total of 60,000 Entries, then the total will be divided by 3. The result is 20,000. The first Shortlisted Grand Prize Winner will be the customer at the position no. 20,000, the second Shortlisted Grand Prize Winner at position no. 40,000, and the third Shortlisted Grand Prize Winner at position no. 60,000.

### Other Terms & Conditions of Grand Prize

- 41) The Winners will be contacted and notified by the Bank via phone call and SMS at the registered mobile number with the Bank and/or notification letter to the registered mailing address with the Bank within ninety (90) days from the end of Campaign Period.

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- 42) In the event the selected Winners are not contactable within three (3) working days, the Bank reserves the right to replace with a next-in-line Qualified Cardholders as the winner at its sole discretion. The Bank is not responsible for calls made to the Winners which are not answered or disconnected and/or due to any other whatsoever reasons. It is the Eligible Cardholders responsibility to ensure that their phone numbers in the Bank's record are current and updated with the Bank.
- 43) Upon contacting the Winners, the Bank will inform the Winners on the method of redemption for the Grand Prize.
- 44) The Grand Prize is subject to availability. If the Bank is unable to supply the Grand Prize to the Winners, the Bank reserves the right to substitute alternative gifts of equivalent or greater value at any time with prior notice.
- 45) The Grand Prize are not transferable or exchangeable for credit or kind whether in part or in full.
- 46) The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prizes passes to the Eligible Cardholders upon the redemption of the Grand Prizes or if the Grand Prizes are substituted with other products or services, upon receipt of such products.
- 47) The Grand Prize must be utilized within the stated validity period in the terms and conditions of the Grand Prize and no request of extension of the validity period will be entertained.
- 48) Any dispute(s) arising out of the terms and conditions applicable to such Grand Prizes must be settled directly by the relevant Winners and the participating merchant, which in this case is Harvey Norman. The Bank is not responsible for investigating or resolving any disputes between the Winner and Harvey Norman and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 49) The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by the Bank. For any dispute in relation to the Grand Prize terms and conditions in respect thereof, the Winner shall deal with the Harvey Norman directly without any recourse to the Bank. The Bank shall not entertain any complaints whatsoever in relation with the usage of the Grand Prize.
- 50) If the Winner failed to redeem the Grand Prize within the specific time range as determine by the Bank and Harvey Norman and as informed to the Winner, the Grand Prize will be forfeited, and no replacement of the Grand Prize will be entertained.

## Registration

### (A) SMS Registration

- 51) Any SMS Registration must comply with the following requirements:
  - (a) Eligible Cardholder must register to participate in the Campaign:
    - by responding to the Bank's SMS sent to their mobile number maintained in the Bank's records and by typing WFH and sending the same to 66399 during Campaign Period.
  - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
  - (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Credit Cards held by the Eligible Cardholders including supplementary cards.

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- (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
- (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

**IMPORTANT NOTES:**

*Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, Tune Talk, Yes or WeBe/ Packet One mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.*

**(B) Online Registration**

52) Any Online Registration must comply with the following requirements:

- (a) Register online at <https://www.sc.com/my/>
- (b) Each Online Registration received will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
- (c) The Online Registration must be received by the Bank within the Campaign Period. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.
- (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Credit Cards held by the Eligible Cardholder including supplementary cards.

**General**

- 53) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the Game.
- 54) Standard Chartered Bank Malaysia Berhad is the owner of the campaign & all the cost and funding will be borne by SCBMB.
- 55) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 56) 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.
- 57) 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://www.sc.com/my/).
- 58) By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;

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- (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.
- 59) 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.
- 60) All information is accurate at the time of publication.

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