

TERMS AND CONDITIONS

Standard Chartered Priority International School Privileges Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB") and Standard Chartered Saadiq Berhad ("SCSB") together referred to as "the Bank" Priority International School Privileges ("Campaign") will run from 1 July 2020 to 1 December 2020, inclusive of both dates ("Campaign Period") and is a joint campaign between SCBMB and SCSB.
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 together with the product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions and the relevant product terms and the banking agreement this Campaign terms and conditions shall prevail limited only to the inconsistencies.

Eligibility

4. The Campaign is only open to customers (excluding the Bank's Staff) with the following card issued by the Bank:

- i. Priority Banking Visa Infinite credit card,
- ii. Priority Banking Visa debit card
- iii. Priority Banking MasterCard debit card-i

("Eligible Cards")

AND

iv. 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,

AND

v. maintains their Priority Banking membership with minimum Asset Under Management ("AUM") of RM250,000. If the Priority Banking membership has ended or the required minimum AUM of RM250,000 is not maintained during the tracking month the debit or credit cardholder will not be eligible to enjoy this Campaign. For the avoidance of doubt, to enjoy the benefits under the campaign customers must maintain their Priority Banking membership with minimum AUM of RM250,000 in the same month they make the transactions to participate in this campaign and the AUM is calculated based on the AUM balances on the last day of each tracking month. ("Eligible Cardholders/participants")

Standard Chartered Bank Malaysia Berhad 198401003274 (115793-P)
Standard Chartered Saadiq Berhad 200801022118 (823437-K)

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The offer

5. Eligible Cardholders will be rewarded with RM1,000 cashback (“Cashback”) when paying school fees at selected International School in the manner set out below: -

(a) Enjoy RM1,000 cashback at selected International Schools where the complete list for selected partners are available on our website at sc.com/my

(b) Minimum accumulative transactions of RM5,000 within the campaign period using the Eligible Cards must be met to enjoy the offer inclusive of Eligible Transaction made by Supplementary Cardholder for the tracking month (“Eligible Transactions”).

(c) Eligible Transaction made by the Eligible Cardholder will enjoy RM1,000 cashback of the accumulative Eligible Transactions subjected to a maximum capping of RM1,000 cashback per Eligible Cardholders during the campaign period.

(c) The cashback will be given to the first Eligible Cardholders who fulfil the requirements until the campaign capping amount is exhausted.

(d) The cashback will be credited in the Successful Eligible Cardholder’s current or savings accounts with the Bank (“CASA”) within 60-days after the end of the relevant transaction months.

Example (A)

Participating School	Partner A
1 st Transaction date	25 July 2020
Amount Spent	RM 2,500.00
2 nd Transaction date	25 October 2020
Amount Spent	RM 2,500.00
Accumulative spend	RM 5,000.00
Cashback earned by Cardholder and posted into Eligible Cardholder current or savings account	RM 1,000.00 (max. of RM1,000 per Eligible Transaction)

6. The maximum amount of cashback that the Eligible Cardholder can earn is RM1,000 during the campaign period. The maximum campaign capping for the reward is RM250,000

7. The Eligible Transactions for the purposes of rewarding the cashback will be given according to the sequential order from the first Eligible Cardholder who met the requirements until the Campaign capping as stated in clause 6 above is exhausted.

8. The cashback will be credited to the Successful Eligible Principal Cardholder’s current or savings account within 60-days after the end of the Eligible Transaction month. A month is defined as the period which runs from the first day of a calendar month to the last day of that calendar month.

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9. If Eligible Cardholder has more than one Account, cash reward will be credited to the active CASA held in the Successful Eligible Principal Cardholder's sole name based on the latest account opening date held in the bank's records.
10. In the event the Successful Eligible Principal Cardholder only has joint accounts, it will be credited to the active CASA with the latest account opening date as held in the bank's records.
11. In the event Successful Eligible Principal Cardholder's have both current account and savings account and opened on the same date, cash reward will be credited to the active CASA.
12. The cashback are not transferable or exchangeable for any other items.
13. Credit card is not applicable for Standard Chartered Saadiq Berhad.

Participation

14. Eligible Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Eligible Cardholder, or if the Bank discovered at any time that the Eligible Cardholder did not satisfy the requirements under this Campaign during the Campaign Period or are not eligible for the Campaign, the Bank reserves the right to reverse any Cashback credited into the Eligible Principal Cardholder's account, at the Bank's discretion, and the Eligible Principal Cardholder agree for this to be done:
 - i. The bank shall reverse the Cashback that was rewarded under this Campaign out from the CASA where the Cashback was credited.
 - ii. If the Eligible Principal Cardholder closed his/her current or savings account as stated in before the Cashback is credited, the Cardholder loses his/her entitlement to the Cashback and is not entitled to any payment or compensation.
15. 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. Not applicable to Debit Card despite the mentioning of interest.

General

16. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
17. 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.

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18. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platform (i.e.: Bank website at sc.com/my or branch or SMS or EDM).

19. Eligible Cardholder(s) are advised to access SCBMB and SCSB website at regular intervals to view the Terms and Conditions and to ensure that they are kept up to date with any changes or variations to these Terms and Conditions.

20. By participating in the Campaign, all participants:

a) agree to participate in any interviews, prize giving ceremony 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. This Campaign 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.

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