

## TERMS AND CONDITIONS

### Standard Chartered Priority Dining Privilege Campaign Terms and Conditions

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("**Bank**") Priority Dining Privilege ("**Campaign**") will run from 1 January 2020 to 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 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 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

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. maintain 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/credit cardholder will not be eligible to enjoy this Campaign.

For the avoidance of doubt, to enjoy the benefits under the campaign you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you 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")

Standard Chartered Bank Malaysia Berhad 198401003274  
Standard Chartered Saadiq Berhad 200801022118

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\*Only deposits are protected by PIDS up to RM250,000 for each depositor.

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## The Offer

5. Eligible Cardholders will be rewarded with 50% cashback in the manner set out below:-
- (a) 50% cashback at selected partners outlets/ food delivery where the complete list for selected partners is available on our website at [sc.com/my](http://sc.com/my) ("Qualified Transactions")
  - (b) For selected partners outlet, qualified Transaction made by the Eligible Cardholder with minimum spend of RM250 in a single transaction to enjoy 50% cashback of the transaction value, subject to a maximum capping of RM400 cashback per transaction.

### Example (A) : For in-store partners

<b>Participating In-store Outlet</b>	Partner A
<b>Transaction date</b>	9 February 2020
<b>Amount Spent</b>	RM 1,000.00
- <b>50% cashback</b>	RM 500.00
<b>Cashback earned by Cardholder and posted into Eligible Cardholder debit/credit card account</b>	RM 400.00 (max. of RM400 per Eligible Transaction)

- (c) For food delivery partners, qualified Transaction made by the Eligible Cardholder with minimum spend of RM50 in a single transaction to enjoy 50% cashback of the transaction value, subject to a maximum capping of RM100 cashback per transaction.

### Example (B) : For food delivery partners

<b>Participating Food Delivery</b>	Partner B
<b>Transaction date</b>	9 April 2020
<b>Amount Spent</b>	RM 300.00
- <b>50% cashback</b>	RM 150.00
<b>Cashback earned by Cardholder and posted into Eligible Cardholder debit/credit card account</b>	RM 100.00 (max. of RM100 per Eligible Transaction)

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6. The amount of cashback that can be earned by Eligible Cardholders (inclusive spending by Supplementary cardholders) throughout the Campaign Period is capped at RM70,000 per tracking month, subjected to a sub-capping of RM2,000 per Eligible Cardholder (Inclusive spending by Supplementary Cardholder) for the tracking month.

Tracking Month	Spending (Transaction) period	RM capping Per Month
Month-1- 12	1 January 2020 till 31 December 2020	RM70,000
Total Campaign Period		RM840,000

7. The minimum spend amount in a single receipt for each partner is made available in the complete list for selected partners on our website at [sc.com/my](http://sc.com/my)
8. The Qualified Transactions for the purposes of rewarding the cashback will be given according to the sequential order from the first eligible transaction done until the Campaign capping as stated in clause 6 above is achieved.
9. The cashback will be credited to the Successful Eligible Principal Cardholder's debit/credit card account within 60-days after the end of the relevant transaction months as seen in the table in clause 6 above. 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.
10. The cashback are not transferable or exchangeable for any other items.
11. Credit card is not applicable for Standard Chartered Saadiq Berhad.
12. The purchase of alcoholic beverages and pork/lard is not applicable for Standard Chartered Saadiq Berhad Priority Banking Mastercard debit card-i and not eligible for cashback.

### Participation

13. The amount of Qualified Transactions made by the Principal Cardholder and Supplementary Cardholder will be calculated together and posted into the Principal Cardholder debit/credit card account.
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 Cardholder's account, at the Bank's discretion, and the Eligible Cardholder agree for this to be done:

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14.1 the Bank shall reverse the cashback that was rewarded under this Campaign out from the debit/credit card account where the cashback was credited.

15. If the Eligible Cardholder closes and/or cancels his eligible card 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.
16. 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.

### 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 & 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](http://sc.com/my) or branch or SMS or EDM)
20. Eligible Cardholder(s) acknowledge and agree to access the Bank's website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.
21. 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.

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22. This Campaign Terms & 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.
23. All information is accurate at the time of publication.

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