

STANDARD CHARTERED BANK MALAYSIA BERHAD

CNY Scratch of Fortune

(15 January 2019 – 28 February 2019)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad ("the Bank") CNY Scratch of Fortune ("Campaign") commences on 15 January 2019 and ends on 28 February 2019, 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) By participating in this Campaign, participants agree to be bound by all the terms and conditions below and any of the Bank's relevant banking agreement. If there are any inconsistencies between these terms and conditions and the relevant banking agreement, these terms and conditions shall prevail limited to the specific inconsistencies only.

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.
- 5) Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 6) 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 are not eligible for the Campaign.

("Eligible Cardholders")

Participation & Qualifying Criteria

- 7) To participate, Eligible Cardholders must:
 - 6.1 Successfully performed the following: -
 - (a) Spend a minimum of RM100 ("Minimum Spend Criteria") in a single retail transaction at our merchant partners (refer to appendix 1 for details) ("Merchant") using their SCBMB Cards within the Campaign Period ("Eligible Transaction").
- 8) 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, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-on-Call and Cheque-on-Call Plus.

- 9) 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.
- 10) 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

- 11) Once an Eligible Cardholders fulfilled the criteria as stated in Clause 7, he/she required to scan the QR code printed on the Point Of Sale Materials that is displayed at the Merchant outlet. The QR code will lead you to the Scratch of Fortune webpage ("game"). To play the game, internet connectivity on the Eligible Cardholder device is required.
- 12) The Eligible cardholder must follow the step by step instruction as stated in the webpage where the Eligible Cardholders will be required to upload their Credit Card Sales Slip from the Merchant to the webpage. After uploading the Credit Card Sales Slip, the Scratch and Win page will appear for Eligible Cardholders to scratch for the page to reveal the Prize that the Eligible Customer had won .
- 13) Eligible Cardholders are required to complete a simple submission form as seen on the wining Prize page. The Prize link will be sent to Eligible Cardholder via SMS based on their mobile number stated in the submission form. Redemption must be made at Merchant outlets as per the terms and conditions stated in the Prize vouchers.
- 14) Each Eligible Cardholder will only be entitled to one (1) scratch with every Eligible Transaction made. Each scratch will only be valid from Malaysia time 0000 hours 15 January 2019 to 2359 hours 28 February 2019, Eligible Cardholder can only access the link during the stipulated period as above.
- 15) Eligible Transaction shall include all transactions transacted at all participation Merchant partners as stated in on.sc.com/TGL-my, except for e-com merchants.
- 16) The Bank will send all wining Prize link to the mobile number as stated in the submission form within 14 working days.

Example:

Mr A win a Prize on 1 December 2018. Mr A will receive his SMS Prize link within 14 working days from the date of submission. The Bank will require up to 14 working days to validate the Eligible Transaction. Thus, Mr A will receive the SMS Prize link latest on 20 December 2018 to claim his Prize

- 17) Only mobile number registered in Malaysia will receive the SMS link of the Prize. Eligible Cardholder who has non-Malaysia registered mobile number will not receive the SMS link of the Prize.

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- 18) 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 Customer 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.
- 19) The Bank are 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.
- 20) 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, P1 or WeBe 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.

Prize

- 21) The Prize of this Campaign consists of non-halal items.
- 22) The total quantity of Prizes to be given away throughout the Campaign Period are as follows:

No.	Prize Description	Quantity of Prizes
1	Dried meat (Jerky)	1,000
2	Yee Sang	500
3	Cookie	200
4	Hamper	100
5	Dinner set	50
6	Treasure pot	20
7	Buddha Jumps over the wall	65

- 23) The Bank will also be giving out Cash Voucher Prizes worth RM15 to RM50 during the Campaign Period.
- 24) All Eligible Transactions will be calculated from Malaysian time 0000 hours 15 January 2019 to 2359 hours 28 February 2019 during the Campaign Period.
- 25) An Eligible Cardholder is entitled to win as many of Prize(s) per day, regardless of how many SCBMB Cards he/she is holding or how many Eligible Transaction he/she transacted.
- 26) The cardholder loses his/her entitlement to the Wining Prizes if:
 - 26.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or

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- 26.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 27) If an Eligible Cardholder closes and/or cancels **all their SCBMB Card account(s)** before the Prize link is sent, the Eligible Cardholder loses his/her entitlement to the Prize, and is not entitled to any payment or compensation.

Winner Selection

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

General

- 30) 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.
- 31) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 32) 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.
- 33) 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.
- 34) By participating in the Campaign, all participants:
- agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - 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
 - 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.
- 35) 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.
- 36) All information are accurate at the time of publication.