

STANDARD CHARTERED BANK MALAYSIA BERHAD

Travel Spree Campaign (15 March 2019 – 17 March 2019)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad ("the Bank or SCBMB") Travel Spree Campaign ("Campaign") commences on 15 March 2019 and ends on 17 March 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 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

- 3) This Campaign is open to all customers of the Bank who are:
 - a) individuals of 21 years and above;
 - b) are ordinarily resident in Malaysia, as evidenced by their address in the Bank's records; and
 - c) not a bankrupt;
- 4) If the applicant is an existing account holder, the customer must have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreement, throughout the Campaign Period.
- 5) 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.

referred to hereinafter as "Eligible Cardholders")

Participation & Qualifying Criteria are in 2 categories as follows:

A. Existing credit card holder issued by SCBMB ("SCBMB Cardholder")

- 6) To participate, SCBMB Cardholders must:
 - 6.1 Successfully performed the following: -
 - (a) Spend a minimum of RM1000 ("Minimum Spend Criteria") in a single retail transaction at our merchant partners (refer to appendix 1 for details) ("Merchant") using their SCBMB Card within the Campaign Period ("Eligible Transaction").

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- 6.2 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.
- 6.3 For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the SCBMB 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.
- 6.4 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.

B. Holders of Credit Card issued by a bank other than SCBMB ("Non SCBMB Cardholders")

- 7) To participate, Non SCBMB Cardholders must:
 - 7.1 Successfully performed the following: -
 - (a) Spend a minimum of RM1000 ("Minimum Spend Criteria") in a single retail transaction at our merchant partners (refer to appendix 1 for details) ("Merchant") using their Non SCBMB Cards within the Campaign Period ("Eligible Transaction").
 - 7.2 Complete a simple submission form to apply for Standard Chartered Bank Credit Card ("Applications").
 - 7.3 Applications which are subsequently declined will be rejected and excluded from participation in this Campaign.

Campaign Mechanics

- 8) Once an Eligible Cardholders fulfilled the criteria as stated in Clause 6 & 7 above, 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 Travel Spree webpage ("game"). To play the game, internet connectivity on the Cardholder's device is required.
- 9) 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 Travel Spree page will appear for Eligible Cardholders to scratch for the page to reveal the Prize that the Eligible Customer had won.
- 10) Eligible Cardholders are required to complete a simple submission form as seen on the winning 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.

- 11) 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 March 2019 to 2359 hours 17 March 2019, Eligible Cardholder can only access the link during the stipulated period as above.
- 12) Eligible Transaction shall include all transactions transacted at selected participation Merchant partners refer to appendix 1 for details.
- 13) For SCBMB Cards, The Bank will send all winning 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

- 14) For Non SCBMB Cards, The Bank will send all winning Prize link to the mobile number as stated in the submission form when Eligible Cardholders activated their approved Standard Chartered Bank Malaysia Berhad Credit card. If the Non SCBMB Card holder's Application is rejected, he/she will not be entitled to claim the prize and the winning will be null and void.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) 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.

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Prize

- 19) The total quantity of Prizes to be given away throughout the Campaign Period are as follows:

No	Categories	unit
1	Travel Packages Voucher (will include holiday venue once confirm)	3
2	Condotti Luggage Bag Voucher (each worth RM399)	10
3	Roamingman Data Roaming Voucher (each worth up to RM350)	10
4	Wonderfly Theme Park Ticket Voucher (each worth up to RM300)	10
5	Club Wyndham Asia Holiday Packages - Hotel Stay Voucher (each worth up to RM600)	10
6	Free & Easy Travel Packages Voucher (each worth up to RM1250)	40
7	Combination of Cash vouchers worth RM2000	4,717
	Total	4,800

- 20) All Eligible Transactions will be calculated from Malaysian time 0000 hours 15 March 2019 to 2359 hours 17 March 2019 during the Campaign Period.
- 21) SCBMB Eligible Cardholder is entitled to win as many Prize(s) per day, regardless of how many SCBMB or Cards he/she is holding or how many Eligible Transaction he/she transacted.
- 22) Non SCBMB Eligible Cardholder is entitled to win one Prize, regardless of how many Cards he/she is holding or how many Eligible Transaction he/she transacted.
- 23) 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
 - 26.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 24) 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.

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Winner Selection

- 25) 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 19.
- 26) Transactions that do not fall under the prefixed Prizes placement will not be eligible for the Prize.

General

- 27) 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.
- 28) The Bank’s records of details and transactions are final and conclusive for purposes of this Campaign.
- 29) 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.
- 30) 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.
- 31) 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.
- 32) 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.
- 33) All information is accurate at the time of publication.

APPEDIX 1

No	Merchant Name
1	Sedunia Travel Services Sdn Bhd
2	PST Travel Services Sdn Bhd
3	Malaysian Harmony Tour & Travel S/B