

# Standard Chartered CashOne Cashback Campaign (20 November 2019 – 29 February 2020) Terms and Conditions

## Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) CashOne Cashback Campaign (“**Campaign**”) commences on 20 November 2019 and ends on 29 February 2020, inclusive of both dates (“**Campaign Period**”).
2. By participating in this Campaign, participants agree to be bound by all the Campaign 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 the Campaign terms and conditions and the relevant product terms and the banking agreement the Campaign terms and conditions shall prevail limited only to the inconsistencies.

## Eligibility

4. This Campaign is open to applicants whose CashOne Personal Loan Facility (“CashOne”) was approved (“Borrowers”) by the Bank
5. Borrowers 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
6. Individuals below the age of 21 years are not eligible for this Campaign; and
7. Borrowers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the borrower, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any cashback under this Campaign.

(“**Eligible Borrowers**”)

## Campaign Mechanics and Participation Criteria

8. In order to participate in the Campaign, Eligible Borrowers must fulfil the following criteria:
  - 8.1 Successfully apply for CashOne via SCBMB Branches, SCBMB Client Care Centre or Price Solutions (“Telemarketing centre”) within the Campaign Period. The minimum CashOne amount eligible for this campaign is RM40,000.
  - 8.2 Eligible Borrowers who make timely payments of their CashOne monthly instalments for the first 6 months will be entitled for the first stage of Cashback; and

- 8.3 Eligible Borrowers who make timely payments of their CashOne monthly instalments for the subsequent 7 to 12th months and fulfilled the first stage will be entitled for the second stage of Cashback.

Approved CashOne amount	First 6 months instalment paid	7 <sup>th</sup> -12 <sup>th</sup> month instalment paid	Total cash back
RM40,000 - RM49,999	RM150	RM150	RM300
≥ RM50,000	RM250	RM250	RM500

(“Eligible Application”).

9. All applications for CashOne must be Successfully Approved on or before 29 February 2020. “Successfully Approved” means any CashOne application which has been approved and not just conditionally approved and where Eligible Borrowers have received a written notification by way of mail or short messaging services (“SMS”) that his or her application has been successfully approved. The Bank will not be held responsible for late application approval.
10. The Bank reserves the right to reject any application in its entirety or approve a lower CashOne amount where the terms (such as amount, interest rate and/or tenure) are different than those terms applied for by the Eligible Borrowers. Eligible Borrowers may accept the offer verbally or by utilizing the disbursed CashOne amount which the Bank credits into the Eligible Borrower’s choice of current or savings account with SCBMB Bank or other banks in Malaysia.
11. The Eligible Borrowers will not be entitled to earn the Cashback as stated in the event the Eligible Borrowers cancels the CashOne on or before the 6<sup>th</sup> or 12<sup>th</sup> month.

**Example 1:** Customer’s CashOne was approved and disbursed on 1<sup>st</sup> December 2019. In any particular month before 1<sup>st</sup> June 2020, if the Eligible Borrowers cancels/performed early settlement, the Eligible Borrowers will not be eligible for the Cashback.

**Example 2:** In any particular month before the 6<sup>th</sup> or 12<sup>th</sup> month, the Eligible Borrowers does not make or is late in making the monthly instalment payment, the Eligible Borrowers will not be eligible for the Cashback.

**Example 3:** Eligible Borrowers does not make or is late in making the monthly instalment payment during the first 6 months but made timely payment between the 7<sup>th</sup> and 12<sup>th</sup> month will not be eligible for the Cashback. Eligible Borrowers will need to have made timely payments for all 12 months to be entitled.

E.g.	Approval Date	Details	Entitled for Cashback
1	1 <sup>st</sup> December 2019	Closes CashOne account via early settlement on 15 <sup>th</sup> May 2020	NO
2	1 <sup>st</sup> December 2019	Missed March 2020 payment	NO
3	1 <sup>st</sup> December 2019	Late payment for March 2020 but prompt payment between July – Dec 2020	NO

## Cashback

12. Eligible Borrowers will be selected in sequential order from the first Eligible Borrowers who meet the Minimum Amount Criteria for first 250 Eligible Borrowers until it reaches the maximum capping off 250 Eligible Borrowers.
13. Cashback is limited to one (1) cashback reward per Eligible Borrowers throughout the Campaign Period, regardless of how many SCBMB CashOne they have applied for and approved by the Bank.
14. All cashback will be credited into the Eligible Borrower's CashOne account within sixty (60) days after the Eligible Borrowers' 6<sup>th</sup> or 12<sup>th</sup> month payment.

Example: Eligible Borrower's monthly instalment is RM1000. If Eligible Borrower entitle for RM250 cashback, Eligible Borrower needs to pay RM750 only as his monthly instalment for the said month. The RM250 is hereby deemed as cashback entitlement for this campaign.

15. The Eligible Borrowers loses his/ her entitlement to the cashback and will have to refund the cashback to the Bank if:
  - 19.1 the Eligible Borrowers breaches any of the terms and conditions of the Client Terms and/or Personal Loan / Term Loan / Personal Line of Credit / Overdraft / CashOne Terms; or
  - 19.2 the Bank discovers at any time that the Eligible Borrowers did not in fact satisfy the requirements under this Campaign.
16. This refund may be done by either of the following methods, at the Bank's discretion, and the Eligible Borrowers agree for this to be done:
  - 20.1 the Bank may charge the full refund amount to the Eligible Borrower's CashOne account; or
  - 20.2 the Bank may debit the refund amount from any current or savings account held by the Eligible Borrowers with the Bank.
17. If the Eligible Borrower closes and/ or cancels all his/ her and/ or delinquent in SCBMB CashOne account(s) before the cashback is credited, the Eligible Borrower loses his/ her entitlement to the cashback and is not entitled to any payment or compensation. Cashback will not be paid to the Eligible Borrower's current and/ or savings account with the Bank.

#### **General**

18. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
19. 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.
20. 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](http://sc.com/my), and in the Bank's branches.
21. By participating in the Campaign, all participants:
  - (i) agree to participate in any interviews or other publicity events required by the Bank;

- (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.

22. 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.