

Standard Chartered Get RM51 Cashback Campaign (1 January – 31 January 2019) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **GET RM51 CASHBACK CAMPAIGN** ("Campaign") commences on **1 JANUARY 2019** and ends on **31 JANUARY 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. This Campaign Terms must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between these terms and the relevant product terms the banking agreement these terms shall prevail limited only to the inconsistencies.
4. The Bank and this Campaign is not in any way affiliated with Netflix. Netflix is the registered trade mark of Netflix Inc ("Netflix")

Eligibility

5. This Campaign is open to invited Visa credit cardholders of any Visa credit card (other than corporate cards) issued by the Bank ("SCBMB Card") who received the invitation via Short Message Service (SMS) and/or Electronic Direct Mailer (Email) from the Bank 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 ("Eligible Cardholders").
6. Individuals below the age of 21 years are not eligible to participate in this Campaign.
7. 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 or within 3 months after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

Participation

8. To participate, Eligible Cardholders must:
 - 8.1 Successfully register their SCBMB Card by sending a text message via short messaging service (SMS) to 66399 as explained in Clause 20 ("SMS Registration") within Campaign Period;

AND

- 8.2 Sign up for any plan offered by Netflix within the Campaign Period and subsequently have Netflix transaction charged to their SCBMB Card for three (3) consecutive months within 1 January 2019 to 31 May 2019 and Eligible Cardholders must not have any Netflix transaction prior to the start of Campaign Period ("Eligible Transactions").

9. If an Eligible Cardholder holds more than one SCBMB Card, Netflix transactions charged to each of the SCBMB Card will be combined to meet the total Eligible Transactions. Netflix transactions charged to the supplementary cardholders will also be combined with Netflix transactions charged to the principal cardholder to meet the total Eligible Transactions.
10. Netflix transactions charged on **31 May 2019** must be posted to the Eligible Cardholder's credit card account(s) by **7 June 2019** to be included as an Eligible Transactions. Please note that transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.
11. 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 for the purposes of this Campaign.

Rewards

12. At the end of the Campaign Period, **the first 200 Eligible Cardholders** who meet the Participation Criteria as stated in Clause 8 will be entitled to receive **RM51 cashback** each.
13. Cashback is limited to one (1) per Eligible Cardholder, regardless of how many SCBMB Card they hold.
14. Cashback will be rewarded base on the transaction description with merchant name "Netflix" as shown in the Bank's system.
15. The assignment of merchant name identifying the participating merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct merchant name to the relevant transaction. The Bank shall not be held responsible for any incorrect assignment of merchant name by the acquiring bank at the eligible merchant.
16. All cashback will be credited into the Eligible Cardholder's principal SCBMB Card account as determined by the Bank in the month of June 2019. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Principal Cardholders once the cashback has been credited to their credit card account.
17. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 17.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 17.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
18. This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
 - 18.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 18.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.

19. If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/or savings account with the Bank.

SMS Registration

20. Any SMS Registration must comply with the following requirements: -
- (a) The SMS must be composed as follows: **N1** and sent to 66399. Messages in any other format will not be accepted.
 - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
 - (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Cards held by the Eligible Cardholders including supplementary cards.
 - (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
 - (e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
 - (f) 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.

General

21. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
22. 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.
23. 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, and in the Bank's branches.
24. 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.

25. 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.