

Terms and Conditions

Standard Chartered KL Marathon 2019 Personalised Kit Campaign

15 May – 19 July 2019

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) SCKLM 2019 Personalised Kit (May 2019) Campaign (“**Campaign**”) will run from 15 May 2019 to 19 July 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 and the banking agreement these terms shall prevail limited to the specific inconsistencies only.

Eligibility

4. This Campaign is open to selected SCKLM 2019 runners by invitation only. The invitation will be sent out by the Bank through **SMS** to the selected SCKLM 2019 runners to participate in this Campaign. Only customer who responded with the correct SMS format will be contacted by the bank for this campaign.
5. The Campaign is only open to New Customers who;
 - a) apply for and whose applications are approved by the bank for any of the following cards issued by the bank (“SCB Credit Cards”) during the Campaign Period:
 - WorldMiles World Mastercard®
 - JustOne Platinum Mastercard®
 - Platinum Visa Card
 - Cashback Gold Mastercard®
 - AND
 - b) apply or top up into their Current or Savings Account (“CASA”) with SCBMB during the Campaign Period (“Eligible CASA”)
 - c) maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
 - d) The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.
 (“**Eligible Customers**”)

“**New Customers**” mean applicants who have not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

6. New Customers whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

Participation

7. To participate in this Campaign, Eligible Customers must:

- (i) Reply the SMS sent by the Bank in the correct format to 66399 by 7 June 2019, 23.59 (Malaysian time)
- (ii) Apply for any of the SCB Credit Cards during the Campaign Period; and
- (iii) Have their credit card application successfully approved by 21 June 2019; and
- (iv) Spend on their credit card before 19 July 2019 with any amount (there is no minimum number of transactions required); and
- (v) Deposit Incremental Fresh Funds of RM3,000 into Eligible CASA by 19 July 2019; or
- (vi) Deposit Incremental Fresh Funds of RM10,000 into Eligible CASA by 19 July 2019 without having to meet criteria 7(i) and 7 (ii)

("Successful Eligible Customers")

- 8. **"Fresh Funds"** means funds which do not originate from any account held with SCBMB or Standard Chartered Saadiq Berhad. Fresh Funds means monies or funds howsoever transferred, credited or paid into an Eligible CASA from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of Wealth assets held with SCBMB or Standard Chartered Saadiq Berhad. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with Standard Chartered Saadiq Berhad are not considered Fresh Funds.
- 9. **"Incremental Fresh Funds"** is the difference between the sum of all current accounts, savings accounts, Saadiq current / savings account ("Saadiq CASA") and fixed deposits / term deposit-i balances held by the client with the Bank as at the last day of the deposit month, minus the Baseline Balance.
- 10. **"Baseline Balance"** is the Eligible CASA / Saadiq CASA's total sum of all currents, savings accounts and fixed deposit and term deposit-I balances (at client level), at month end with the Bank as at 30th April 2019.
- 11. The Bank's decision on records of the application and approval dates will be final and conclusive.
- 12. The approval of each application is subject to the Bank's usual approving criteria.

Reward

- 13. The Successful Eligible Customers who meets the criteria set forth in Clause 7(i – vi) within the Campaign Period will receive a complimentary Personalised runner's t-shirt / singlet ("Personalised Runner's Tee") for SCKLM 2019. This Reward will only be fulfilled to the first 100 Successful Eligible Customers.
- 14. Winners will be selected in sequential order from the first Successful Eligible Customer based on the date of spend as recorded in the Bank's system on the newly approved credit card and/ or subject to meeting the Incremental Fresh Funds criteria deposited into the Eligible CASA, until it reaches the maximum capping of 100 customers. In the event of a tie, the appointed SMS service providers record as to time of submission of SMS shall be final and conclusive, subject to meeting the criteria set forth in Clause 7 (I – v).
- 15. Successful Eligible Customers will receive an email/ e-voucher for him/ her to get his/ her runner's Tee Personalised during the SCKLM Race Pack Collection Day from 26 – 28 September 2019.
- 16. The Personalised Runner's Tee will follow the standard design that is solely determined by the Bank with a maximum of 9 characters allowed including alpha, numerical, symbols and space for the personalization.

17. Only one complimentary Personalised Runner's Tee will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved. The Bank will not entertain any request to change or add any of the reward.
15. If the Successful Eligible Customers breaches any of the terms and conditions of the SCBMB Credit Card, or the Bank discovers at any time that the Successful Eligible Customers did not in fact satisfy the requirements under this Campaign, the Successful Eligible Customers loses his/her entitlement to the Reward.
16. If a Successful Eligible Customers applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the Successful Eligible Customers is entitled to receive 1 unit of Reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the Successful Eligible Customers.
17. Successful Eligible Customers will need to ensure they collect the Reward on the day of Race Kit Collection Day.
18. Successful Eligible Customers are advised to examine the Reward upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the rewards. Any dispute or complaint about the gift must be resolved directly with the supplier.
19. The Bank may charge or substitute the Rewards with an item of similar value if the rewards is recalled or discontinued by its manufacturer or distributor.

Mechanic(s):

20. 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 transactions for the purposes of this Campaign.
21. The speed and reliability of service of the Eligible Cardholder/Accountholder'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. Eligible Cardholder/Accountholder shall solely be responsible for all fees and charges imposed by their service providers. A standard charge of RM0.15 will be imposed by the telecommunication service provider for each successful SMS back to 66399.
22. Only mobile number registered in Malaysia will receive the SMS.
23. 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.

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.

24. There is no minimum number of transaction(s) that the Eligible Cardholder must make in order to participate in this campaign.
25. 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 transactions for the purposes of this Campaign.

26. Transaction made must be posted to the Eligible Cardholder's credit card account(s) **by 19 July 2019** to be counted as spending to fulfil Campaign criteria. 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.

General

27. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
28. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platforms (i.e: the Bank's website at sc.com/my or in the Bank's branches or SMS or Electronic Direct Mail (EDM)
29. Eligible Cardholder(s) acknowledge and agree to access the Bank's website at regular intervals to view the Terms and Conditions and to ensure that they are kept to date with any changes or variations made to these Terms and Conditions.
30. By participating in this Campaign, all participants:
- (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward;
 - (ii) agree to participate in any interviews or other publicity events required by the Bank;
 - (iii) 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
 - (iv) 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.
31. 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.