

Terms and Conditions Standard Chartered Kuala Lumpur Marathon 2019 Running Slots Campaign

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB” or the “Bank”) Standard Chartered Kuala Lumpur Marathon (“SCKLM”) 2019 Online Acquisition 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 and the relevant banking agreement that governed the relationship between the customer and the Bank.
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. 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:
 - (i) JustOne Platinum MasterCard;
 - (ii) Platinum Visa;
 - (iii) WorldMiles World MasterCard.
 - (iv) Liverpool FC Cashback Credit Card
 - 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.

5. 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 reward under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers must:
 - (i) Reply SMS in correct format to 66399 by 7 June 2019, 23.59 (Malaysian time)
 - (ii) Apply for any of the SCB Credit Cards listed above during the Campaign Period **and** have their credit card application approved by 21 June 2019
 - (iii) The SMS invitation will be sent out by the Bank to selected targeted customers to participate in this Campaign.
 - (iv) Deposit Incremental Fresh Funds of RM3,000 into Eligible CASA by 19 July 2019; or
 - (v) Deposit Incremental Fresh Funds of RM10,000 into Eligible CASA by 19 July 2019 without having to meet criteria 5(i) and 5 (ii)

AND

 - v) Activate their approved SCB Credit Card with any spend by 19 July 2019
("Successful Eligible Customers")

7. **"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.

8. **"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.

9. **"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

10. The Bank's decision on records of the application and approval dates will be final and conclusive.

11. The approval of each application is subject to the Bank's usual approving criteria.

Gift Reward: 1 x SCKLM 2019 Running Slot (“the Gift”)

12. The Gift is only available to the first 200 Successful Eligible Customers. The Successful Eligible Customers will receive a pin code that entitles them to a free registration fee for the SCKLM 2019. The Gift will only be fulfilled to the first 200 Successful Eligible Customers (“Winners”).
13. 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 200 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 5 (i – v).
14. To redeem, the Successful Eligible Customers will need to key in the pin code at the designated registration website to enjoy the free registration fee to participate in SCKLM 2019.
15. 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.
16. Only mobile number registered in Malaysia will receive the SMS.
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.

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.

18. The Bank will not entertain any request to change the reward. The reward will be delivered to the Successful Eligible Customers by 24 July 2019. The validity of pin code is until 31 July 2019 and thereafter the Gift will no longer be available and will be forfeited unless SCKLM or SCBMB in its sole discretion decides to extend the validity.
19. Each Successful Eligible Customer shall be entitled to win only one unit of the Gift regardless of the number of SCB Credit Cards applied for and duly approved, and regardless of the amount of fresh funds deposited during the Campaign Period.

20. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
21. Gifts which are not claimed by 31 July 2019 will be forfeited. Eligible Customer whose Gift has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.
22. The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled by SCKLM.
23. The Bank reserves the right at any time, without notice, in our sole and absolute discretion to replace any of the prizes with another prize of similar value. The prizes are neither transferable nor exchangeable for cash or otherwise.
24. Runner's T-shirt / Singlet provided by SCKLM 2019 is available for collection during the race pack collection day as notified by the organizer of SCKLM 2019, and size availability of the runner's T-shirt / Singlet is subject to a first-come-first-serve basis.

Mechanic(s)

25. There is no minimum number of transaction(s) that the Eligible Cardholder must make in order to participate in this campaign.
26. 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.
27. Transaction made must be posted to the Eligible Cardholder's credit card account(s) **by 20 June 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

28. 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.
29. 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 platform (i.e.: Bank website at sc.com/my or branch or SMS or EDM)

30. Eligible Cardholder(s) acknowledge and agree to access SCBMB website at regular intervals to view the Terms & Conditions and to ensure that they are kept to-date with any changes or variations to these Terms & Conditions.
31. 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.
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.