

TERMS AND CONDITIONS

Standard Chartered Priority Fine Dining Campaign Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“SCBMB”) and Standard Chartered Saadiq Berhad (“SCSB”) (together referred to as “the **Banks**” Priority Fine Dining (“**Campaign**”) will run from 1 January 2019 to 30 June 2019, inclusive of both dates (“**Campaign Period**”) and is a joint campaign between SCBMB and SCSB.
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 together with the relevant 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 only to the inconsistencies.

Eligibility

4. The campaign is open to customers of the Banks who fulfil the following conditions: -
 - i. Customer(s) with the following cards issued by the Banks
 - Priority Banking Visa Infinite credit card (“PBVI”);
 - Priority Banking Visa debit card (“PBVD”) (with immediate effect)
 - Priority Banking MasterCard debit card-i (“PBMD”) (with immediate effect)

This Campaign also applies to spending by Supplementary credit cardholders if any) and/or joint debit card / debit card-i (s) issued by the Banks and excluding company/corporate cards that are not under an individual’s name.

(“Eligible Cards”)

AND

- ii. Customers who have maintained all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period,

AND

- iii. Customers who maintain their Priority Banking membership with minimum Asset Under Management (“AUM”) of RM250,000. If the Priority Banking membership has ended or the

required minimum AUM of RM250,000 is not maintained during the tracking month the customer will not be eligible to enjoy this Campaign.

For the avoidance of doubt, to enjoy the benefits under the campaign you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you make the transactions to participate in this campaign and the AUM is calculated based on the AUM balances on the last day of each tracking month.

(“Eligible Customer”)

The offer

5. Eligible Customer using their Eligible Cards will be rewarded with 50% cashback in the manner set out below:-
 - (a) The cashback for the PBMD will be based on the principle of hibah. The eligibility for any cashback will not be based on Eligible Customer’s deposit but on Eligible Customer utilization on their Eligible Cards.
 - (b) 50% cashback is applicable at selected partners outlets where the complete list for selected partners is available on our website at sc.com/my (“Qualified Transactions”)
 - (c) Qualified Transaction made by the Eligible Customer will enjoy 50% cashback of the transaction value, subjected to a maximum capping of RM400 cashback per transaction.

Example (A)

Participating Outlet	Partner A
Transaction date	1 Jan 2019
Amount Spent	RM 1,000.00
- 50% cashback	RM 500.00
Cashback earned by Eligible Customer and posted into Eligible Customer card account	RM 400.00 (max. of RM400 per Eligible Transaction)

6. The amount of cashback that can be earned by the Eligible Customer throughout the Campaign Period is capped at RM2,000 for each tracking month, irrespective of how many Eligible Cards that the Eligible Customer may have, subjected to a campaign capping (overall cashback payout) of RM80,000 per tracking month

Tracking Month	Spending (Transaction) period	RM capping
Month-1	1 January 2019 till 31 January 2019	RM80,000
Month-2	1 February 2019 till 28 February 2019	RM80,000
Month-3	1 March 2019 till 31 March 2019	RM80,000
Month-4	1 April 2019 till 30 April 2019	RM80,000
Month-5	1 May 2019 till 31 May 2019	RM80,000
Month-6	1 June 2019 till 30 June 2019	RM80,000
Total		RM480,000

7. The Qualified Transactions for the purposes of rewarding the cashback will be calculated according to the sequential order of the transaction done until the capping as stated in clause 6 above is achieved.
8. The cashback will be credited to the successful Eligible Customer and to their Eligible Cards account(s) within 30-days after the end of the relevant transaction months as seen in the table in clause 6 above. A month is defined as the period which runs from the first day of a calendar month to the last day of that calendar month.
9. For the avoidance of doubt, any cashback earned by any Eligible Customer with their Eligible Cards on Qualified Transactions shall be awarded based on the following manner:-
- (i) If the Eligible Customer has a Principal PBVI, all cashback earned from all Eligible Cards on Qualified Transactions will be credited into this account
 - (ii) IF the Eligible Customer does not have a Principal PBVI, all cashback earned from all Eligible Cards and on Qualified Transactions will be credited into the PBVD or PBMD Current Account/Savings Account (“CASA”) or (“CASA-i”) account with the most recent CASA or CASA-i account opening date.
10. The cashback are not transferable or exchangeable for any other items.

Participation

11. For Credit Card, the amount of Qualified Transactions made by Principal Cardholder and Supplementary Cardholder will be calculated together and posted into the Principal Cardholder credit account.
12. Eligible Customer whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the Eligible Customer, or if the Bank discovered at any time that the Eligible Customer did not satisfy the requirements under this campaign during the Campaign Period or are not eligible for the Campaign, the Bank reserves the right to claim any cashback credited into the Eligible Customer account, at the Bank's discretion, and the Eligible Customer agree for this to be done:
 - 12.1 the bank shall reverse the cashback that was rewarded under this campaign out from the account where the cashback was credited.
 - 12.2 For Islamic debit card-i, the eligible customer will be entitled for cash back if all conditions are met.
13. If the Eligible Customer closes and/or cancels his Eligible Cards or account(s) as stated herein before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation.
14. For transactions successfully registered under the Bank's easy payment schemes with the selected partners, the original amount of the transaction as posted to the Eligible Customer credit card account(s) during the Campaign Period will count towards the cashback and not the monthly billed instalment amount.
15. 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.

General

16. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
17. 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.
18. Standard Chartered Bank Malaysia Berhad is the owner of the campaign & all the cost and funding will be borne by SCBMB.

19. 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)
20. Eligible Customer (s) acknowledge and agree to access SCBMB and SCSB 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.
21. 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.
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.
23. All information is accurate at the time of publication.