

STANDARD CHARTERED BANK MALAYSIA BERHAD
Smart credit card 30% Cashback Campaign (1 November 2020 – 30 April 2021)
Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Smart credit card 30% Cashback Campaign** ("Campaign") commences on **1 November 2020** and ends on **30 April 2021**, 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 Campaign terms and the relevant product terms and the banking agreement these Campaign terms shall prevail.

Eligibility ("Eligible Cardholders/participants")

4. This Campaign is open to Principal Smart credit cardholders issued by the Bank ("Smart Card") 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.
5. Eligible Cardholders are entitled participate in the Campaign for the first 6 calendar months from the month of approval of the Smart Card. The approval of the Smart Card must be during the Campaign period.

For example:

Month Principal card approved	Months of campaign eligible
27 Nov 2020	November 2020 to April 2021
15 January 2021	January 2021 to June 2021
12 May 2021	Client is not eligible for campaign

6. Eligible 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 cashback under this Campaign.

Participation

7. To participate in the Campaign, Eligible Cardholders are required to spend on any of the selected online merchants as specified in Clause 8 ("Merchant") within the Campaign Period using their Smart Credit Card ("Eligible Spend Criteria").
8. The selected online merchants which are applicable under this Campaign are as follows:

Category	Eligible Online Merchants
Shopping	Lazada, Shopee & Zalora
e-Wallets	Boost, Grabpay & Touch & Go e-wallet
Travel	Agoda, Klook & Roamingman

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A Standard Chartered Group Company
 Standard Chartered Bank Malaysia Berhad (Reg. No. 198401003274)

8. The selected online merchants list is available on our website at sc.com/my and participating merchants may be updated from time to time during the Campaign Period.
9. Eligible Spend Criteria must be made by the end of each calendar month and posted to the Eligible Cardholder's credit card account(s) to be included towards meeting the Eligible Spend Criteria for the campaign month. 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.
10. Transaction which are subsequently voided, disputed or refunded are excluded from the Eligible Spend Criteria.

Rewards

11. At the end of each eligible month during the campaign period, Eligible Cardholders who meet the eligible spend criteria will be selected in sequential order from the first Eligible Cardholders who meet the eligible spend criteria as specify in Clause 7 until it reaches the maximum capping of cashback allocated per month, as shown in Table A below.

Table A:

Category	Eligible Merchants	Cashback	Capping
Shopping	<ul style="list-style-type: none"> • Lazada • Shopee • Zalora 	<ul style="list-style-type: none"> • 30% cashback capped at RM15 per card per month for 4,000 cardmembers who meet the Eligible Spend Criteria in sequential order until it reaches the maximum capping of cashback. • Total capping of RM60,000 per month 	<ul style="list-style-type: none"> • Cashback is capped at RM80 per cardholder per month. • Cashback is subject to overall capping of RM870,000 over the campaign period.
e-Wallets	<ul style="list-style-type: none"> • Boost • Grabpay • Touch & Go e-wallet 	<ul style="list-style-type: none"> • 30% cashback capped at RM15 per card per month for 4,000 cardmembers who meet the Eligible Spend Criteria in sequential order until it reaches the maximum capping of cashback. • Total capping of RM60,000 per month 	
Travel	<ul style="list-style-type: none"> • Agoda • Klook • Roamingman 	<ul style="list-style-type: none"> • 30% cashback capped at RM50 per card per month for 500 cardmembers who meet the Eligible Spend Criteria in sequential order until it reaches the maximum capping of cashback. • Total capping of RM25,000 per month 	

12. Cashback is capped at RM80 per Eligible Cardholder per participating month throughout the Campaign, regardless of how many Smart Credit Card they hold. Cashback is also subject to an overall capping of RM870,000 over the campaign period.
13. In the event of a tie in two (2) or more Eligible Cardholders meeting the Eligible Spend Criteria at the same time, the Eligible Cardholder with the highest Eligible Spend Criteria amount for the participating month will be rewarded with cashback.
14. All cashback will be credited into the Eligible Cardholder's principal Smart Credit Card account within twelve (12) weeks after the end of each eligible campaign month. No cashback will be credited to any supplementary card account.

15. If a cardholder closes and/or cancels **all his Smart Credit 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.

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. 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.
19. 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.
20. 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.