

## Terms and Conditions

### December 2020 Digital Credit Card Online Campaign

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) December 2020 Digital Card Online Campaign (“**Campaign**”) will run from 1 December 2020 to 31 December 2020, 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.

#### Eligibility

3. The Campaign is 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) Smart Credit Card

AND

  - b) maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period,

#### (“**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.

4. 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

5. To participate in this Campaign, Eligible Customers must:
  - (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's **online** channel **ONLY** (i.e. through our website at [www.sc.com/my](http://www.sc.com/my)); **and**
  - (ii) have their application successfully approved, all within the Campaign Period; **and**
  - (iii) activate their approved SCB Digital Credit Card within **45 days** from the credit card approval date; **and**
  - (iv) Spend at least 1 time on their approved SCB Credit Card within **45 days** from the credit card approval date to be eligible for **Reward A**; **or**

Terms and Conditions

[sc.com/my](http://sc.com/my)

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- (v) Spend at least RM 1,000 on their approved SCB Card within 45 days from the credit card approval date to be eligible for Reward B.

**Collectively known as (“Successful Eligible Customers”)**

6. The Bank’s decision on records of the application and approval dates will be final and conclusive.
7. The approval of each application is subject to the Bank’s usual approving criteria.

**Reward A: RM200 Cashback**

8. The Eligible Customers whom fulfills conditions under Clause 5 (i), (ii),(iii) and (iv) above will receive the following reward (“Reward A”) as set out in Table A below.

**Table A:**

Card type	Online Channel Reward only
▪ Smart Credit Card	Rm200 Cashback

**Reward B: RM500 Cashback**

9. The Eligible Customers whom and fulfills conditions under Clause 5 (i), (ii), (iii) and (v) will receive the following reward (“Reward B”) as set out in Table B below:

**Table B:**

Card type	Online Channel Reward only
▪ Smart Credit Card	RM500 Cashback

**(“Reward A” and “Reward B” are collectively known as “Rewards”)**

10. Only 1 unit of Reward A or 1 unit of Reward B (depending on eligibility and fulfillment of Clause 8 or 9 above ) will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved during the Campaign Period. The Bank will decide at its sole discretion which Credit Card account the Reward would be credited into.
11. 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.
12. The Bank will not entertain any request to change the Reward.
13. If you have not received Reward A within 90 days from the last day of the month in which the card was approved, you must inform us within 120 days from the last day of the month in which the card was approved. We will arrange for the crediting of

Terms and Conditions

the Rewards to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's Credit Card account.

14. Standard Chartered Bank is not an agent of the merchant and makes no representation as to the quality of goods and / or services provided. Any dispute about the goods and / or services is to be resolved directly with the merchant.
15. The Bank will not entertain any request to change the Reward.

#### **Mechanic(s)**

16. There is minimum of one (1) retail transaction that the Eligible Cardholder must make in order to participate in this campaign.
17. For the avoidance of doubt, retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.
18. The Eligible Cardholder (inclusive of any supplementary cardholder(s) spend), retail transactions made will be combined and tabulated together to determine whether the Eligible Cardholder is entitled to get the reward.
19. SCBMB will not be responsible to inform the Cardholders if the charges of minimum RM1,000 spend on their SCB Credit Card within 45 days that will entitle them to get the Reward are insufficient.
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 retail transactions for the purposes of this Campaign.
21. For retail transaction the amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. Transaction made within the 60 days of the card approval date must be posted to the Eligible Cardholder's credit card account(s) **by within seven (7) calendar days** to be included towards meeting the Minimum Spend 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**

22. 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.
23. The Bank may vary, modify, extend or terminate these Terms and Conditions and/or the Campaign. 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](http://sc.com/my) or branch or SMS or EDM)
24. 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.
25. By participating in this Campaign, all participants:

Terms and Conditions

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- (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.
26. 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.