

# Standard Chartered Spend RM100 & Get RM100 Cashback Campaign (5 November 2018 – 30 November 2018) Terms and Conditions

## Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Spend RM100 & Get RM100 Cashback Campaign ("Campaign") commences on 5 November 2018 and ends on 30 November 2018, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

## Eligibility ("Eligible Cardholders")

3. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") invited by the Bank through SMS and/or Electronic Direct Mailer only to participate in this Campaign, 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.
4. Individuals below the age of 21 years are not eligible for this Campaign.
5. 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

6. In order to participate in the Campaign, Eligible Cardholders must spend the required minimum amount of RM100 in retail transactions (whether local or overseas) ("Minimum Spend Criteria") using their SCBMB Card on or by 30 November 2018.
7. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, service tax, Balance Transfers/ Balance Transfer Plus, Flexi-on-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call, and Cheque-On-Call Plus.
8. Retail Transactions for this Campaign shall also exclude the following transactions:

○ Utilities/Insurance/Telecommunication

Merchant Category Code (MCC)	Description
4814	Telecommunication Services
4899	Cable, Satellite and Other Pay Television and Radio Services
4900	Electric.Utilities
5960	Direct Marketing.Insurance Services
5968	Direct Marketing.Continuity/Subscription
6300	Insurance Sales, Underwriting and Premiums

○ Professional and Commercial Services

Merchant Category Code (MCC)	Description
6010	Member Financial Institution.Manual Cash
6011	Member Financial Institution.Automated Cash
6012	Member Financial Institution.Merchandise
6050	Quasi Cash.Member Financial Institution
6051	Quasi Cash.Merchant
6211	Securities.Brokers/Dealers
6513	Real Estate Agents and Managers.Rentals
6529	Remote Stored Value Load.Member Financial
6530	Remote Stored Value Load.Merchant
6531	Payment Transaction Provider.Money
6532	Payment Transaction Provider.Member
6533	Payment Transaction Provider.Merchant.
6534	Money Transfer.Member Financial Institution
6535	Value Purchase.Member Financial Institution

○ Government Services

Merchant Category Code (MCC)	Description
9211	Court Costs including Alimony and Child
9222	Fines Government
9223	Bail and Bond Payments Government
9311	Tax Payments
9399	Government Services
9402	Postal Services.Government Only
9405	Intra-Government Purchases.Government

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○ Others

Merchant Category Code (MCC)	Description
7000	CEPP Smart Instalment
8398	Organizations, Charitable and Social Service

9. If an Eligible Cardholder holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined to meet the Minimum Spend Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.
10. For retail transactions successfully registered under the Bank's easy payment schemes, the original 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. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
11. Transactions made by 30 November 2018 must be posted to the Eligible Cardholder's credit card account(s) by 7 December 2018 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.
12. 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.

### Cashback

13. At the end of the Campaign Period, Eligible Cardholders who meet the Minimum Spend Criteria as explained in Clause 6 will be entitled to receive RM100 cashback each.
14. Cashback is limited to one (1) per Eligible Cardholder throughout the Campaign Period, regardless of how many SCBMB Cards they hold.
15. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within four (4) weeks after the end of the Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholder once the cashback has been credited to their credit card account.
16. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
  - 16.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
  - 16.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements

under this Campaign.

17. The refund may be done by either of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
  - 17.1 the Bank may charge the refund amount to the cardholder's credit card account; or
  - 17.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
18. If a cardholder closes and/or cancels all his SCBMB 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**

19. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
20. 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.
21. 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](http://sc.com/my)
22. 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.
23. 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.
24. All information is accurate at the time of publication.