

Terms and Conditions

Supplementary Credit Card Spend & Get Acquisition Campaign (New To Bank)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Supplementary Credit Card Spend & Get Acquisition (New To Bank) Campaign (“**Campaign**”) will run from 1 September to 31 December 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.
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 only to the inconsistencies.

Eligibility

4. The Campaign is only open to New Customers who:
 - a) apply for a supplementary credit card 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) Cashback Platinum MasterCard
 - (ii) JustOne Platinum MasterCard;
 - (iii) Platinum Visa;
 - (iv) WorldMiles World MasterCard.
 - (v) Priority Banking Visa Infinite.

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.

5. Eligible Customers whose new supplementary 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 rewards under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers must:
 - (i) apply for any of the SCB Supplementary Credit Cards listed above during the Campaign Period together with its application of Principal card through either the Bank’s **offline** channels (i.e. the Bank’s branches, Price Solutions Sales Agents, and any other authorized offline sales channels) or the Bank’s **online** channel (i.e. through our website at www.sc.com/my); **and**
 - (ii) have their application successfully approved, all within the Campaign Period; **and**

- (iii) activate their approved SCB Supplementary Credit Card within 60-days from the credit card approval date (activation criteria).
- (iv) In order to get a reward of RM30 the Eligible Customer must spend at least **RM 200** on retail transaction on their approved SCB Supplementary Credit Card within 60 days from the credit card approval date (Spend criteria).

(“Successful Eligible Customers”)

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

Reward: RM30 Cashback

- 9. The Successful Eligible Customers will receive RM30 cashback (“Reward”) for every supplementary credit card approved and met criteria as set in Clause 6 above.
- 10. Transactions of each supplementary credit card will be calculated separately and no combination is allowed.

Example:

Spend of Supplementary Credit Card 1	Spend of Supplementary Credit Card 2	Cashback
RM200	RM0	RM30
RM200	RM200	RM60
RM100	RM100	RM0

- 11. Each customer can only hold a maximum of 5 supplementary credit cards at any given time.
- 12. The maximum amount of cashback that a Eligible Customer can receive is up to RM150 and it will be given to the Eligible Customers in sequential order from the first Eligible Customers who fulfilled all the conditions until the capping is exhausted. The capping of cashback to be rewarded under this campaign is RM86,000 during the entire campaign period.
- 13. The Reward will be credited to the Successful Eligible principal cardholder’s credit card account within 90 days from the last day of the month in which the card was approved.
- 14. The Eligible Customer loses his/her entitlement to the Reward(s) and must immediately refund the value of the Reward to the Bank if:
 - a) The Eligible Customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
- 15. This refund may be done by either of the following methods, at the Bank’s discretion, and Successful Eligible Customers agree for this to be done:
 - a) The Bank may charge the refund amount to the customer’s credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
- 16. The Bank will not entertain any request to change the Reward.
- 17. If the Eligible Customer do not receive the Reward within 90 days from the last day of the month in which the card was approved, the Eligible Customer 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 the Reward(s) to the Eligible Customer 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.

Mechanic(s)

18. There is no minimum number of retail transaction(s) that the Eligible Cardholder must make in order to participate in this campaign.
19. 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/ Balance Transfers Plus, FlexiPay/ FlexiPay Plus, Flexi on Balance/Flexi on Balance Plus, Cheque-On-Call and Cheque-On-Call Plus.
20. The retail transactions made must be on the new approved supplementary credit card to be entitled to get the reward.
21. 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.
22. 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

23. 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.
24. 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)
25. 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.
26. 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.
27. 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.