

## Marvel Campaign Terms and Conditions

### Campaign

1. The Marvel Campaign (“Campaign”) comprises of three (3) offers below and are valid from the following periods (“Campaign Period”), both dates inclusive.
  - Branch Offer (From 16 July – 31 October 2018)
  - Employee Banking Offer (From 1 July – 31 December 2018)
  - Contest (From 1 July – 31 October 2018)
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below. This Campaign Terms must be read together with the 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.
3. This is a joint Campaign by Standard Chartered Bank Malaysia Berhad (“Bank/SCBMB”) and Standard Chartered Saadiq Berhad (“Bank/SCSB”) (together shall be referred to as “Banks”).

### Eligibility

4. This Campaign is open to: -
  - i) Individuals who open any Current or Savings Account (“CASA”) with SCBMB or any Current or Savings Account (CASA-i) with SCSB within the Campaign Period (hereinafter referred to as “Eligible CASA”); or
  - ii) Existing CASA account holders and existing CASA-i account holders who maintain their accounts in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period
  - iii) Maintain all their accounts with the Banks in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.

iv) For Employee Banking Offer, individuals who are new clients (“New Clients”) who apply for and whose applications are approved by SCBMB for any of the following credit cards issued by SCBMB (“SCB Credit Cards”) during the Campaign Period:

- Cashback Platinum MasterCard
- JustOne Platinum MasterCard;
- Platinum Visa;
- WorldMiles World MasterCard.
- Priority Banking Visa Infinite.

AND

"New Customers" mean applicants who have not held any SCBMB credit card as principal cardholder within the past 6 months before the start of the Campaign.

vi) New Clients whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within three (3) months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.

5. Individuals who fall under Clause 4(i - iii) are referred to as “Eligible Account Holders”. Individuals who fall under Clause 4(i - iv) are collectively known as “Eligible Clients”.

6. The persons who are not eligible to participate in this Campaign are sole-proprietorship, partnership, charitable/non-profit organization/societies, corporate and commercial clients.

7. The Branch Offer and Contest is open to employees of SCBMB, SCSB, Price Solutions and Standard Chartered GBS Sdn Bhd (“Staff”). The Employee Banking offer is not open to Staff.

## Interpretation

For the purpose of this Campaign:

- a) **“Campaign Months”** refers to July to December 2018
- b) **“Fresh Funds”** means funds which do not originate from any account held with SCBMB or SCSB. Fresh Funds means monies or funds howsoever transferred, credited or paid into an

Eligible CASA from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of Wealth assets held with SCBMB or SCSB. However, transfers of funds from other current and / or savings or including maturity and/or upliftment of fixed deposit account within SCBMB or Term Deposit-i with SCSB are not considered Fresh Funds. **“Allocation Period”** means four (4) months from the date of depositing / crediting of monies into the Eligible CASA / Eligible CASA-i for the purposes of this Campaign.

- c) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must be maintained as per Allocation Period in the Eligible CASA / CASA-i for the purpose of this Campaign.

### Promotional Offers

8. This Campaign comprises of the following promotional offers: -
- Branch Offer (as per Table A)
  - Employee Banking Offer (as Per Table B)
  - Contest (as per Clause 28 – Clause 33)
9. The Eligible CASA / CASA-i must fulfill all the following requirements in order to participate in this Campaign:
- (a) Must deposit or credit Fresh Funds or place into a Eligible CASA / Eligible CASA-i; and
  - (b) Fresh Funds in the Eligible CASA / Eligible CASA-i must be allocated for the Allocation Period. The Eligible Account Holder cannot withdraw or transact on the Fresh Fund allocated for this Campaign during the fixed Allocation Period.
10. Under this Campaign, Eligible Account Holders will be entitled to the following gift items (“Gift”) stated in Table A and B, subject to Gift availability, and will be determined based on a sequential order from the first client who fulfilled all the criteria until the capping amount (number of Gifts) are exhausted. The Bank’s record as to time of submission shall be final and conclusive.

### Table A: Branch Offer



TERMS AND CONDITIONS  
Marvel Campaign Terms and Conditions

Standard Chartered Bank Malaysia Berhad (115793P)  
Standard Chartered Saadiq Berhad (823437K)

1 July – 31 December 2018

Here for good

Fresh Funds Placement into Eligible CASA / CASA-i	Gift
Every RM3,000	One (1) unit of Marvel Colour Changing Mug ("Mug")
Every RM10,000	One (1) unit of Marvel Reversible Umbrella ("Umbrella")
Every RM40,000	One (1) unit of Captain America Kids Luggage ("Kids Luggage")
Every RM100,000	One (1) unit of Samsonite Marvel Signature Iron Man Luggage ("Luggage")

**Table B: Employee Banking Offer is only applicable for conventional CASA**

Criteria	Gift
<b>RM3,000 deposit of Fresh Funds for 3 months</b> <b>AND</b> <b>Apply for a new SCB Credit Card</b> <b>AND</b> <b>Spend RM1,000 within 60 days from Credit Card Approval date</b>	One (1) unit of Marvel Colour Changing Mug AND Iron Man 20" Light Up Luggage Bag
<b>RM6,000 deposit of Fresh Funds for 3 months</b> <b>AND</b> <b>Apply for a new SCB Credit Card</b> <b>AND</b> <b>Spend RM1,000 within 60 days from Credit Card Approval date</b>	Two (2) units of Marvel Colour Changing Mug AND Iron Man 20" Light Up Luggage Bag
<b>RM12,000 deposit of Fresh Funds for 3 months</b> <b>AND</b> <b>Apply for a new SCB Credit Card</b> <b>AND</b> <b>Spend RM1,000 within 60 days from Credit Card Approval date</b>	One (1) units of Marvel Reversible Umbrella AND Iron Man 20" Light Up Luggage Bag

11. The Fresh Funds in a single deposit or placement must be made into the Eligible CASA / Eligible CASA-i at the minimum sum of RM3,000 or RM10,000 or RM40,000 or RM100,000 as per Table A and B in order to be entitled for the Gifts as tabled above.
12. For the Employee Banking Offer, the Fresh Funds deposited into the Eligible CASA / CASA-i must be at minimum sum as stated in Table B and must be deposited for three (3) consecutive months in a single deposit or credit at the minimum sum of RM3,000 or RM6,000 or RM12,000.
13. Employee Banking clients who have an existing CASA / CASA-i with the SCBMB or SCSB are eligible to participate in the Campaign only if their existing CASA / CASA-i does not have a minimum credit of Fresh Funds as stated in Table B above from 1 April – 30 June 2018.
14. Letter of Gift Entitlement will be issued through the Bank's branch to Eligible Account Holders who opened a new account and deposited or placed fresh fund through SCBMB's or SCSB's branches. The letter will state the Gift the eligible account holder is entitled to based on the Allocation Amount. Through the letter the Eligible Account Holder must indicate his/her choice of Gift/s in accordance with the amount of Fresh Funds deposited or placed and the letter must be signed by the Eligible Account Holder and submitted at the branch where the Fresh Funds are deposited or placed.
15. Allocation Period commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank GIRO (IBG) or Instant Transfer, (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be allocated for four (4) months.
16. In the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period, the Bank reserves the right to deduct the payment for the Gift/s according to the Payment column in Table C below for each Gift/s from the Eligible Account Holder.
17. SCBMB/SCSB reserve the right to deduct any actual cost from the client's CASA/CASA-i account incurred by the bank up to the value of the gift in the event that any part of the Allocated Amount is withdrawn (in part or in full) before the expiry of the Allocation Period.
18. There are in total two (2) designs of Mugs and 2 designs of Umbrella to be given away during the Campaign Period.

19. The total units of Gifts available are as stated in Table C in the following page.

**Table C**

Gifts	Total Units Available	Payment Each (RM)
<b>Marvel Colour Changing Mug</b>	2,000	RM20
- Design A - Design B	2,000	
<b>Marvel Reversible Umbrella</b>	2,000	RM50
- Design A - Design B	2,000	
<b>Captain America Kids Luggage</b>	500	RM300
<b>Samsonite Marvel Signature Iron Man Luggage</b>	90	RM1,100
<b>Iron Man 20" Light Up Luggage Bag</b>	1,000	Not applicable

19. In the event of joint Account Holders, the Gift shall be given to the primary Account Holder only as stated in the bank's records.
20. Monies deposited for this Campaign will not qualify to participate in other CASA / CASA-i campaigns offering gifts during the Campaign Period.
21. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Gift/s. Clients who lost his/her entitlement to the Gift are not entitled to any payment or compensation.
22. Eligible Account Holders will be given Gifts on the day the Fresh Funds is placed at the respective Bank / Saadiq or SCSB branch, subject to meeting the requirements set out in Clause 9 – Clause 11.

23. Eligible Account Holders who transfer Fresh Funds online or deposited Fresh Funds via cheque through the automated teller machine are required to proceed to SCBMB / SCSB's branch to allocate the Fresh Funds deposited for four (4) months (and subject to meeting the requirements set out in Clause 9 – 11), after validation and filling up the Letter of Gift Entitlement, the Eligible Account Holder will receive the Gift(s) on the spot, at branch itself. Eligible Clients who falls under the Employee Banking Offer are required to collect the Gift(s) at the respective organization in which the credit card application was made.
24. Request to deliver or courier the Gift(s) to the Eligible Account Holder's mailing address will not be entertained.
25. The Gift/s cannot be transferred, nor can they be exchanged for cash or for any other item.
26. Picture(s) of the Gift/s shown in advertising, promotional, publicity and other materials relating to or in connection with the Campaign is / are solely for illustration purpose only and may not depict the actual colour, model or specifications of the Gift/s and does not include any optional props, accessories or equipment featured.
27. Eligible Account Holders are advised to examine the Gift/s upon collection or receipt. If any one or more of the Gifts are found to be faulty or damaged, the Eligible Account Holders / Clients should liaise with the relevant merchant or manufacturer directly. The Bank does not provide any warranty or guarantee of any kind for the Gifts nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Gifts.
28. The Bank may change or substitute the Gift/s with an item of similar value if the Gift/s is recalled, discontinued or out of stock by its manufacturer or distributor.
29. Eligible Account Holders whose Eligible CASA / CASA-i are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Gift/s, will not be entitled to any gift/s or rewards under this Campaign.
30. The Gift/s will be given to the relevant primary accountholder as indicated in the Bank's records only.
31. Spend for credit card includes retail transactions and excludes 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-Balance/ Flexi-on-Balance Plus, FlexiPay/ FlexiPay Plus, Cheque-On-Call and Cheque-On-Call Plus. Any determination by the Bank as to what constitutes retail spend transaction shall be conclusive.

32. Subject to the terms and conditions herein, the amount spent made by the Supplementary Cardholder will not be viewed individually and will be included for computation of the Principal Cardholder's spend.
33. 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.
34. The Bank's decision on records of the application and approval dates will be final and conclusive.
35. The approval of each application is subject to the Bank's usual approving criteria.
36. The Gift will be given to each Successful Eligible Client regardless of the number of SCB Credit Cards applied for and duly approved.
37. Eligible Account Holders under the Branch Offer (as defined under Clause 8 – 10 and Table A) and Employee Banking offer (as defined under Clause 8 – 10 and Table B) will receive their Gift(s) no later than 30 May 2019.

### **Hong Kong Disneyland Contest ("Contest")**

38. There are in total ten (10) Contest Prize Winners for this Campaign.
39. To participate, Eligible Clients who meet the criteria set out in Table D in the following page will be assigned contest entries.



**Table D**

Client Segment	Number of Entries for Clients Under Branch Offer	Number of Entries for Clients Under Employee Banking Offer
Personal Banking	1 entry for every incremental RM3,000 fresh funds	1 entry for every consecutive credit of RM3,000 fresh funds for 3 months
Premium Banking	2 entries for every incremental RM3,000 fresh funds	2 entries for every consecutive credit of RM6,000 fresh funds for 3 months
Priority Banking	3 entries for every incremental RM3,000 fresh funds	3 entries for every consecutive credit of RM12,000 fresh funds for 3 months

40. At the end of the Campaign Period, all Eligible Clients with at least one (1) entry (“Entry”) will be listed in accordance with the client’s unique bank client internal identification number, in the Bank’s record. After that, Eligible Clients who have further Entries will be added into the list a second time, again in accordance with their unique internal identification number in the Bank’s records, then a third time and so on until all their Entries have been exhausted.
41. The total number of Entries in the list will be divided by 10 and the result rounded down to the nearest number. The chosen Prize Winners will be the client appearing on the list at the positions which matches each multiple of that number from the 1st multiple up to the 10<sup>th</sup> multiple as per example in Table E.

**Table E**

Example: If there are total of 50,000 Entries during the Campaign Period, then that total of 50,000 will be divided by 10. The result is 5,000. Hence, the Contest Prize winners at position no. 5,000, 10,000, 15,000, 20,000 until 50,000 will be entitled to win the Contest Prize.

42. After the Prize Winners has been chosen, the Bank will call that client at his/her latest telephone number in the Bank’s records, within 90 working days from the end of the Campaign Period. If a chosen Prize Winner cannot be contacted after three (3) attempts, a new chosen Winner will be selected and the calling process will be repeated. The new Prize Winner will be the next number on the List.
43. The Eligible Client is only entitled to win one (1) Contest Prize during the Campaign Period.

44. In the event the Eligible Client has been shortlisted as a winner for more than one (1) contest and there are more than one (1) contest during this Campaign Period, the Eligible Client will be awarded as the winner for only one (1) contest, with allotment based on sequential order the contest winners are identified.

### **Contest Prize**

45. Each Contest Prize winner will receive: -

- (a) Two (2) entrance tickets to Hong Kong Disneyland
- (b) Two (2) return economy class air tickets from KLIA / KLIA 2 to Hong Kong (inclusive of airport tax), applicable to Prize Winners who are non-Priority Banking clients
- (c) Two (2) return business class air tickets from KLIA to Hong Kong (inclusive of airport tax), applicable to Prize Winners who are Priority Banking clients
- (d) One night accommodation (type of room will be subject to availability and decided by the Bank) for two (2) pax (on twin sharing basis) in Disney's Explorer Lodge Hotel
- (e) Two nights accommodation (type of room will be subject to availability and decided by the Bank) for two (2) pax (on twin sharing basis) in Hong Kong main land in a 4-star hotel
- (f) Return airport / hotel / airport transfer to destinations only
- (g) The airline company appointed for air travel purposes will be determined by the Bank

46. The Contest Prize travel period is valid from 1 April – 31 December 2019. Appeals for extension of travel period beyond 31 December 2019 will not be entertained.

47. The Contest Prize winners will be notified no later than 31<sup>st</sup> March 2019.

48. The Bank will only bear the cost of prize as stated above. Any other incidental expenses related to the prize must be borne solely by the prize winner.

49. The Prize will be awarded to the relevant primary accountholder as indicated in the Bank's records only.

50. In the event of joint Account Holders, the Prize shall be given to the primary Account Holder as indicated in the Bank's records only.

51. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Campaign, the Eligible Account Holder loses his/her entitlement to the Prize. Winners who lost his/her entitlement to the Prize are not entitled to any payment or compensation.
52. The Prizes cannot be transferred, nor can they be exchanged for cash or for any other item.
53. The Bank may change or substitute the Prize with an item of similar value at the Bank's sole discretion.

### General

54. Eligible CASA / CASA-i are eligible for protection by PIDM.
55. CASA-i accounts are under the concept of Commodity Murabahah.
56. The Bank's decisions relating to this Campaign are final and binding upon 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.
57. The Bank may at any time vary any of these terms and conditions. Any such variation will be announced on the Bank's website at [sc.com/my](http://sc.com/my), and in the Bank's branches.
58. 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.
59. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
60. The Campaign and these terms and conditions are governed by the laws of Malaysia, and the participants submit to the jurisdiction of the Courts of Malaysia.