



Year End Spend & Win Campaign 2021 Terms and Conditions (23 November 2021 – 28 February 2022)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Year End Spend & Win Campaign 2021 ("Campaign") commences on 23 November 2021 and ends on 28 February 2022, 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 and conditions must be read with the respective product terms and the relevant banking agreements. If there are any inconsistencies between this Campaign terms and conditions, the relevant product terms and the banking agreement these Campaign terms and conditions shall prevail.

Eligibility

4. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Cards") 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 ("Eligible Cardholders/participants").
5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
6. Eligible Cardholder whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period are not eligible for the Campaign.

Participation and Qualifying Criteria

7. To participate, Eligible Cardholders must:
 - 7.1 Successfully registered their SCBMB Cards by:
 - (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 51 ("SMS Registration"); or
 - (b) Register online at <https://www.sc.com/my/> ("Website") as explained in Clause 52 ("Online Registration").(together will be referred to as "Registration")

AND

- 7.2 Spend a minimum of RM100 ("Minimum Spend Criteria") in a single retail transaction (either local or overseas spend) using their SCBMB Cards within the Campaign Period ("Eligible Transaction").



8. For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder SCBMB Cards, the transaction amount authorised in the Eligible Cardholder's SCBMB Cards (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Cardholder has made an Eligible Transaction.
9. Each Eligible Cardholder is required to register only once throughout the Campaign Period regardless of how many types of SCBMB Cards the Eligible Cardholder hold with the Bank.
10. Retail transactions exclude cash advance, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payment fees, disputed transactions, Balance Transfers Plus, Flexi-On-Balance Plus, FlexiPay Plus, and Cheque-On-Call Plus.
11. 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 amount will not count towards meeting the Minimum Spend Criteria.
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.

Campaign Mechanics for Daily Cashback Prize

13. Once an Eligible Cardholder fulfils the criteria as stated in Clause 7, a SMS with a clickable link generated by an automated computerised system will be sent to the Eligible Cardholders' mobile number registered with the Bank.
14. Eligible Cardholders are required to click on the link to play the Cashback game ("Game") which will then confirm if the Eligible Transaction done is entitled for Daily Cashback Prize. To play the Game, internet connectivity on the Eligible Cardholder device is required.
15. Each Eligible Cardholder will only receive one (1) link in one (1) SMS with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 23 November 2021 to 2359 hours 28 February 2022, whereby Eligible Cardholder can only access the link during the stipulated period as above.
16. Eligible Transaction charged to the supplementary cardholders will be counted as an Eligible Transaction made by the principal cardholder for the purposes of this Campaign and SMS will only be sent to principal cardholder to play the Game.
17. Eligible Transaction shall exclude the following transactions:
 - o 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

For Utilities/ Insurance/ Telecommunication transactions via JomPay with MCC 8999, the transactions are not part of the excluded transactions and considered as an Eligible Transaction.

o Petrol

Merchant Category Code (MCC)	Description
5541	Fuel Service Stations Manual
5542	Fuel Dispenser Automated

o 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

o 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



- o Others

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

18. Once an Eligible Cardholder had registered via SMS Registration or Online Registration as explained in Clause 51 and 52 respectively, the Bank will require up to 3 working days to update the Eligible Cardholder's registration into the Bank's system. The Eligible Cardholder will only receive SMS to play the Game for the Eligible Transaction made after 3 working days from the date of registration.

Example:

Mr A registers via SMS on 26 November 2021 and make an Eligible Transaction on 27 November 2021. Mr A will not receive SMS to play the Game as his registration will only be updated on 30 November 2021 and take effect on 1 December 2021. Thus, Mr A will receive SMS to play the Game when he makes an Eligible Transaction on 1 December 2021 onwards.

19. Only mobile number registered in Malaysia will receive the SMS to play the Game and stand to win daily cashback. Eligible Cardholder who has non-Malaysia registered mobile number will not receive the SMS to play the Game and win daily cashback.
20. The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any interruption before, during or after the Eligible Cardholder played the Game which in any way would cause the Eligible Cardholder to lose his/her chance to play the Game. Eligible Cardholders shall solely responsible for all fees and charges imposed by their service providers.
21. The Bank is not responsible for any failure or delay in the transmission of the SMS by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

Daily Cashback Prize

22. The total quantity of Daily Cashback Prize available throughout the Campaign Period is as follows:

No.	Daily Cashback Prize Description	Total Available Quantity
1	RM5 Cashback	196,470
2	RM10 Cashback	490
3	RM15 Cashback	196
4	RM100 Cashback	98
TOTAL		197,254

23. All Eligible Transactions will be calculated from Malaysian time 0000 hours 23 November 2021 to 2359 hours 28 February 2022 during the Campaign Period.



24. An Eligible Cardholder is entitled to win a maximum of two (2) Daily Cashback Prize(s) per day, regardless of how many Eligible Transaction he/she transacted.
25. All Daily Cashback Prizes will be credited to the Eligible Cardholder's principal credit card account within sixty (60) working days from the end of each calendar month of the Campaign Period. Should the cashback that was won by the Eligible Transaction done by the supplementary credit cardholder, the cashback will be credited to the supplementary credit card account. SMS will be sent to the principal credit cardholder registered mobile number with the Bank to inform them that the Cashback Prizes amount has been credited to the principal and/or supplementary credit card account.
26. The Eligible Cardholder loses his/her entitlement to the Cashback Prizes and will have to refund the Cashback Prizes to the Bank if:
 - 26.1 the Eligible Cardholder breaches any of the terms and conditions of the SCBMB Cards; or
 - 26.2 the Bank discovers at any time that the Eligible Cardholder did not in fact satisfy the requirements under this Campaign
27. This refund may be done by either one of the following methods, at the Bank's discretion, and the Eligible Cardholder agree for this to be done:
 - 27.1 the Bank may charge the refund amount to the Eligible Cardholder's credit card account; or
 - 27.2 the Bank may debit the refund amount from any current or savings account held by the Eligible Cardholder with the Bank.
28. If an Eligible Cardholder closes and/or cancels **all his SCBMB Card account(s)** before the Cashback Prizes is credited, the Eligible Cardholder loses his/her entitlement to the Cashback Prizes and is not entitled to any payment or compensation. Cashback Prizes will not be paid to the Eligible Cardholder's current and/or savings account with the Bank.

Winner Selection

29. Winners will be selected based on a prefixed Cashback Prizes placement according to the sequential order of the transaction done on that day until the capping for the number of Daily Cashback Prize has reach the capping as stated in Clause 22.
30. Transactions that do not fall under the prefixed Cashback Prizes placement will not be eligible for Daily Cashback Prize.

Campaign Mechanics for the Grand Prize

31. For the Grand Prize, employees of the Bank, Standard Chartered Saadiq Berhad, Standard Chartered Global Business Services Sdn Bhd, Price Solutions Sdn Bhd and all its affiliates are not eligible to participate.



32. Once an Eligible Cardholder fulfils the criteria as stated in Clause 7, the Eligible Cardholder will earn entry(ies) as defined in Table A below to stand a chance to win one (1) Grand Prize as explained in Clause 38.

Criteria	Entries
Every RM100 Local/ Oversea Retail Spend	5x
Every RM100 spent on Fave, Grab, Shopee or Lazada	20x
Every 0% Instalment Plan at 5 Apple Authorised resellers (iTworld, machines, Senheng/ SenQ, Switch and Thundermatch)	20x
First spend on newly approved credit card during Campaign Period	100x
Each approved application below: a. Balance Transfer Plus b. Flexi-On-Balance Plus c. FlexiPay Plus d. Cheque-On-Call Plus The above application must be approved within the Campaign Period.	100x

(Table A: Entries Table)

33. New card refers to cardholders whose application for any SCBMB Cards during the Campaign Period is approved and/or issued and who has not hold any of the cards within six (6) months prior to the commencement of this Campaign.
34. Should the Eligible Cardholder made multiple transactions on the new card on the same day the first spend was made, the Bank will take the transaction with the highest spend amount to compute the no. of entries earned.
35. There is no exclusion of any Merchant Category Code (MCC) for Eligible Transaction for the Grand Prize but there is exclusion of MCC for Daily Cashback Prize as stated in Clause 17 as above.
36. Any determination by the Bank as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same can be proven to the Bank as being grossly unfair or unjust.
37. Eligible Transactions made by 28 February 2022 must be posted to the Eligible Cardholder's SCBMB Cards by 7 March 2022 to be included towards the computation of number of entries. 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.

Grand Prize

38. Eligible Cardholders shall earn and accumulate entries as define in Table A above during the Campaign Period to be in the running to win one (1) Grand Prize regardless of the date of the registration provided that the registration is made within the Campaign Period.

Grand Prize	No. of Grand Prize
Volvo XC40 Recharge T5 R-Design	1 unit



Winner Selection

39. A total of one (1) winner will be selected at the end of the Campaign Period.
40. All Qualified Cardholders with Entries will be listed (“List”) and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank’s records. The total number of Entries in the List will be divided by five (5) (for shortlisting five (5) Eligible Cardholders) and the result rounded down to the nearest whole number (“Shortlisted Grand Prize Winner”).

Example: If there are total of 60,000 Entries, then the total will be divided by 5. The result is 12,000. The first Shortlisted Grand Prize Winner will be the Eligible Cardholder at the position no. 12,000, the second Shortlisted Grand Prize Winner at position no. 24,000, and so on until the 5th Shortlisted Grand Prize Winner on the List is selected.

41. The first Shortlisted Grand Prize Winner will be contacted by the Bank via telephone call at their mobile number maintained in the Bank’s system, between 8.45am until 4.45pm from Monday to Friday (except public holidays), within ninety (90) days from the end of Campaign Period. In the event the Bank fails to contact the first Shortlisted Grand Prize Winner after three (3) attempts due to reasons such as no answer, mobile number not in service, no connection or any other reason whatsoever, the Bank reserves the right to disqualify the said shortlisted Grand Prize Winner. The next on the list of the five (5) Shortlisted Grand Prize Winner will then be contacted until there is a confirmed Grand Prize Winner.
42. The Grand Prize Winner must be willing to attend to the prize giving ceremony, should there be any. If the Grand Prize Winner fail to attend the prize giving ceremony, the Bank reserves the right to forfeit the prize of the Grand Prize Winner and select another winner.
43. The Grand Prize is not transferable nor exchangeable for cash, credit or kind, whether in part or in full.

Other Terms and Conditions of Grand Prizes (“Terms and Conditions”)

44. Fulfilment and delivery of the Grand Prize will be provided by Sime Darby Swedish Auto Sdn. Bhd.
45. Winner is required to attend the prize giving ceremony and/ or other publicity events at their own costs and expenses as and when required as notified by the Bank via telephone call with regards to the date, time and venue of the prize giving ceremony and/or other publicity events. In the event the Winner fails to attend the prize giving ceremony, the Bank reserve the right to forfeit the said Winner and will select the next Eligible Cardholder as the next Winner.
46. To claim the Grand Prize, the Winner is required to register with Jabatan Pengangkutan Jalan (JPJ) before the prize giving ceremony at his/her own costs and expenses.
47. Winner shall bear the car registration fee, road tax, insurance coverage and any other miscellaneous costs relating to the Grand Prize as the Bank shall not be responsible to bear any of the cost on car registration fee, road tax, insurance coverage and any other miscellaneous costs relating to the Grand Prize.
48. The Bank’s liability with regards to the Grand Prize is only to pay the purchase price for the same to the vendor. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. The Bank reserves the right to select the colour of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in



connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.

49. In the event the vendor is unable to supply the same model of the Grand Prize as described herein to the Bank due to the reasons which include, but are not limited to manufacturer's recall or damage, lost or stolen during storage and/or delivery, the Bank reserves the right to substitute the Grand Prize with another model of like or similar value at its sole and absolute discretion with prior notice of at least seven (7) calendar days on the Bank's website at <https://www.sc.com/my/> or any other methods as it deems fit. However, the Bank bears no responsibility to replace the Grand Prize when it is damaged or stolen after delivery to the Winner.
50. The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by the Bank. For any dispute in relation to quality or warranty of the Grand Prize or any Terms and Conditions in respect thereof, the Winner shall deal with the vendor directly without any recourse to the Bank. The Bank shall not be held liable for any breach of quality or warranty of the Grand Prize or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.

Registration

(A) SMS Registration

51. Any SMS Registration must comply with the following requirements:
- a) Eligible Cardholder must register to participate in the Campaign:
 - by responding to the Bank's SMS sent to their mobile number maintained in the Bank's records and by typing **SC8** and sending the same to 66399 during Campaign Period.
 - b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the Campaign Period. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
 - c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Cards held by the Eligible Cardholders including supplementary cards.
 - d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
 - e) Each SMS must be sent using the Eligible Cardholder's mobile number registered with and maintained in the Bank's records.
 - f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

IMPORTANT NOTES:

Only SMS sent via Maxis, Celcom, DiGi, U Mobile, XOX, P1 or WeBe mobile operators will be accepted by the SMS Service Provider. There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

**(B) Online Registration**

52. Any Online Registration must comply with the following requirements:
- (a) Register online at <https://www.sc.com/my/>
 - (b) Each Online Registration received will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
 - (c) The Online Registration must be received by the Bank within the Campaign Period. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.
 - (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Credit Cards held by the Eligible Cardholder including supplementary cards.

General

53. The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the Game.
54. Standard Chartered Bank Malaysia Berhad is the owner of the Campaign & all the cost and funding will be borne by SCBMB.
55. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
56. 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 by the Bank.
57. 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 <https://www.sc.com/my/> or the Bank's branch or through Electronic Direct Mail.
58. By participating in the Campaign, all participants:
- (i) agree to participate in any interviews, prize giving ceremony 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. 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.
60. All information is accurate at the time of publication.