

STANDARD CHARTERED BANK MALAYSIA BERHAD

Q4 CASHBACK CONTEST

TERMS AND CONDITIONS

Contest

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Q4 Cashback Contest** ("Contest") commences on **16 November 2015** and ends on **14 February 2016**, inclusive of both dates ("Contest Period").
2. By participating in this Contest, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Contest is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Card") 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 Contest Period ("Eligible Customers").
4. Individuals below the age of 21 years are not eligible for this Contest.
5. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Contest Period or within 3 month after the Contest Period, will not be entitled to receive any rewards under this Contest.

Participation

6. The Contest has 3 rounds ("Rounds") with Round 1 and Round 2 each divided into 4 weeks and Round 3 divided into 5 weeks (each a "Week"), as set out in **Table A below**:

Table A

Round	Week	Duration
1	1	16 Nov – 22 Nov
	2	23 Nov – 29 Nov
	3	30 Nov – 6 Dec
	4	7 Dec – 13 Dec
2	5	14 Dec – 20 Dec
	6	21 Dec – 27 Dec
	7	28 Dec – 3 Jan
	8	4 Jan – 10 Jan
3	9	11 Jan – 17 Jan
	10	18 Jan – 24 Jan
	11	25 Jan - 31 Jan
	12	1 Feb - 7 Feb
	13	8 Feb - 14 Feb

7. In order to participate in the Contest, Eligible Customers must:
- 7.1 Successfully register their SCBMB Card within the relevant timelines for registration as set out in the **Table B** below by:
- (a) Sending a text message via short messaging service (SMS) to 66300 as explained in **Clause 13 (“SMS Registration”)**; or
 - (b) Registering online at www.sc.com/my/campaign/q4cashback/ (“Contest Website”) as explained in **Clause 14 (“Online Registration”)**;

Table B

Round	Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
1	16 Nov 2015 12:00am	13 Dec 2015, 11:59pm
2		10 Jan 2016, 11:59pm
3		14 Feb 2016, 11:59pm

AND

- 7.2 Spend the minimum amount as set out in **Table C** below in all retail transactions (whether local or international) per week using their SCBMB Card during the Contest Period (“Minimum Spend Criteria”) will stand a chance to receive a cash rebate on the actual amount transacted per week (excluding cash advances) (“CashBack”) as set out in **Table C**, with the corresponding Individual CashBack Weekly Cap per Eligible Customer, (“Qualified Customers”).

Table C

Minimum Spend Criteria per Week	CashBack on actual amount transacted per Week	Individual CashBack Weekly Cap per Eligible Customer
RM300 to RM1,499.99	20%	RM60
RM1,500 and above	50%	RM750

8. If an Eligible Customer 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 credit cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.
9. For retail transactions successfully registered under the Bank’s easy payment schemes, the original amount of the transaction as posted to the Eligible Customer’s credit card account(s) during the Contest Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
10. Transactions must be posted to the Eligible Customer’s credit card account(s) within the dates shown in **Table D below** 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.

Table D

Round	Transactions must be posted by
1	25 Dec 2015
2	22 Jan 2016
3	26 Feb 2016

11. 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 Contest.
12. If a customer is entitled to rewards under more than one promotion run concurrently by the Bank, the Bank reserves the right to determine which rewards the customer is entitled to.

SMS Registration

13. Any SMS Registration must comply with the following requirements:
 - (a) The SMS must be composed as follows: **Q4** and sent to **66300**. Messages in any other format will not be accepted.
 - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the time set out in **Table B above**. 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 Customer 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 Customer's mobile number registered with and maintained in the Bank's records.
 - (f) Customers 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, U Mobile or DiGi 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.

Online Registration

14. Any Online Registration must comply with the following requirements:
 - (a) Register online at www.sc.com/my/campaign/q4cashback/

- (b) Each Online Registration received by 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 time set out in **Table B above**. 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 Cards held by the Eligible Customer including supplementary cards.

Winner Selection

15. At the end of each Round, all Qualified Customers who meet the Minimum Spend Criteria of RM300-RM1,499.99 in each Week will be listed ("Weekly List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. Customers who meet the Minimum Spend Criteria RM1,500 and above will be excluded from this list. The total number of Qualified Customers the Weekly List will be divided by 182 and the result rounded down to the nearest whole number. The winners will be customers appearing on the Weekly List at the position which matches the 1st multiple up to the 182th multiple. The same steps will be repeated for Week 2 to select the winners, and so on until all winners have been selected for each Week in a Round. Customer who gets 20% Cashback will not enjoy the 50% Cashback and vice versa.

Example: If there are total 1,820 Qualified Customers in Week 1, then the total will be divided by 182. The result is 10. Week 1 first winner will be Customer at position no.10, the second winner at position no, 20, the third at position no. 30, and so on until the 182th winner on the Weekly List.

16. At the end of each Round, all Qualified Customers who meet the Minimum Spend Criteria RM1,500 and above in each Week will be listed ("Weekly 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 Qualified Customers Weekly List will be divided by 88 and the result rounded down to the nearest whole number. The winners will be customers appearing on the Weekly List at the position which matches the 1st multiple up to the 88th multiple. The same steps will be repeated for Week 2 to select the winners, and so on until all winners have been selected for each Week in a Round. Customer who gets 20% Cashback will not enjoy the 50% Cashback and vice versa.

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Example: If there are total 880 Qualified Customers in Week 1, then the total will be divided by 88. The result is 10. Week 1 first winner will be Customer at position no.10, the second winner at position no, 20, the third at position no. 30, and so on until the 88th winner on the Weekly List.

18. In the event any of the winners did not meet all the criteria set out in this Contest or a customer is chosen as a winner more than once in a Week or a Round, the next customer named in the relevant Weekly List will be selected as the new winner.
19. Customers who have successfully registered for a Round in the Contest will be entitled to participate in that Round and succeeding Rounds only.
20. Customers who have won in previous Rounds are entitled to participate in succeeding Rounds. A customer can win in all 3 Rounds. However, a customer can only win once in each Round.

Prizes

21. **A total CashBack amount of RM10,920 per Week** (“RM10,920 Weekly Cap”) is allocated to each Week for Qualified Customers who meet the Minimum Spend Criteria of RM300 – RM1,499.99 per Week. CashBack will be awarded as set out in **Clause 15** until the RM10,920 Weekly Cap is met, subject to a maximum CashBack of **RM60 per Week per Qualified Customer**.
22. **A total CashBack amount of RM66,000 per Week** (“RM66k Weekly Cap”) is allocated to each Week for Qualified Customers who meet the Minimum Spend Criteria of RM1,500 and above per Week. CashBack will be awarded as set out in **Clause 16** until the RM66k Weekly Cap is met, subject to a maximum CashBack of **RM750 per Week per Qualified Customer**.
23. Cashback is limited to one (1) per winner at customer level for each Round regardless of how many SCBMB Cards the customer may hold.
24. The total amount of CashBack for this campaign is capped at **RM999,960 only**.
25. All CashBack will be credited into the **Qualified Customer’s principal SCBMB Card** account as determined by the Bank within fifteen (15) weeks after the Contest Period ends.
26. All CashBack will be awarded to the relevant **principal** cardholder only.
27. CashBack cannot be transferred, nor can they be exchanged for any other item.
28. The winner will receive a confirmation within fifteen (15) weeks after the end of every Round, and the results will also be announced on the Bank’s website at www.sc.com/my, or any channel(s) identified by the Bank.
29. If:
 - 29.1 The customer breaches any of the terms and conditions of the SCBMB Card; or
 - 29.2 The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Contest, the customer loses his/her entitlement to the CashBack and will have to refund the CashBack to the Bank.
30. This refund may be done by either of the following methods, at the Bank’s discretion, and the participants agree for this to be done:
 - 30.1 The Bank may charge the refund amount to the customer’s credit card account; or
 - 30.2 The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
31. If a customer closes and/or cancels **all his SCBMB Card** account(s) before the CashBack is credited, the customer loses his/her entitlement to the CashBack, and is not entitled to any payment or compensation. CashBack will not be paid to the customer’s current and/or savings account with the Bank.

General

32. The Bank's records of details and dates of registration and transactions are final and conclusive for purposes of this Contest.
33. The Bank's decision on all matters relating to this Contest, including the selection of the winner, is final and binding and no appeal or correspondence will be entertained. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
34. The Bank may vary any of these Terms and Conditions and extend the Contest Period. Any such change will be announced on the Bank's website at www.sc.com/my/, or channel(s) identified by the Bank.
35. By participating in the Contest, all participants:
 - (a) agreed to participate in any prize giving ceremony, interviews or other publicity events required by the Bank;
 - (b) consent 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
 - (c) grant the Bank the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any contest, marketing, commercial or other related purpose, without any payment or compensation; and
36. The Contest 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 Contest.