

Standard Chartered Bank Malaysia Berhad's AirAsia BIG Credit Card Campaign (July 2016 – October 2016)

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank")'s "**AirAsia BIG Credit Card Campaign (July 2016 – October 2016)**" ("Campaign") commences on 1st July 2016 and ends on 31st October 2016, inclusive of both dates ("Campaign Period") organised by the Bank.
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions stated herein.

Eligibility

3. The Campaign is only open to New Customers who:
 - a) apply for 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) WorldMiles World MasterCard®;
 - (ii) JustOne Platinum MasterCard®;
 - (iii) Platinum Visa/MasterCard®;
 - (iv) CashBack Gold MasterCard®.

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.

4. Individuals below the age of 21 years are not eligible for participation in this Campaign.
5. New Customers whose 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:
 - (a) (i) apply for the any of the SCB Credit Cards during the Campaign Period through the Bank's **designated online** channel made available for this campaign (i.e. through the link provided in the eDM) and (ii) have their application successfully approved, all within the Campaign Period; and
 - (b) activate their approved SCB Credit Card within 45 days from the credit card approval date (activation criteria) ("Successful Eligible Customers").
7. Only one reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for, approved and activated.

8. The Bank will not entertain any request to change the reward. The reward will be fulfilled within 120 days from the card's approval date. The reward is not transferable to third parties or to any supplementary cardholders.
9. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
10. The reward will be delivered to Successful Eligible Customer's valid BIG Shot account, based on customer's email address registered with the Bank. The customer must ensure that a valid email address is given to the bank.
11. In the event that the Successful Eligible Customer's email address as registered with the Bank does not match with a valid BIG Shot account at the point of application, the Successful Eligible Customer will be issued with the Reward via Think BIG Digital Sdn Bhd's e-voucher and this e-voucher is to be provided by the Think BIG Digital Sdn Bhd to the Successful Eligible Customer for redemption of BIG Points directly with Think BIG Digital Sdn Bhd.
12. The Bank's decision on records of the application and approval dates will be final and conclusive.
13. If a customer has any disputes on the eligibility for the Reward, the Bank must be notified within 6 months from the end of the campaign period. Any disputes after the said period will not be entertained by the Bank.
14. The Bank will notify Successful Eligible Customers via short messages service (SMS) upon approval of their SCB Credit Card application.
15. The approval of each application is subject to the Bank's usual approving criteria.
16. The Bank makes no representation or warranty regarding any aspects of the BIG Shot account and/or the AirAsia BIG Points. If the cardholder is not satisfied with their BIG Shot ID, and/or the AirAsia BIG Shot account or have any complaints, cardholders are to resolve them directly with Think BIG Digital Sdn Bhd and the Bank will not assume any responsibility or liability for the same.
17. Any queries with regards to BIG Shot ID, BIG Points or the BIG Loyalty Programme is to be channelled directly to Think BIG Digital Sdn Bhd, the owner and operator of the BIG Loyalty Program.
18. The use of the BIG Shot account ID, the BIG Shot account, and the AirAsia BIG Points is governed by the terms and conditions of Think Big Digital Sdn Bhd. Please refer to <http://www.airasiabig.com/my/en/> for those terms and conditions.

General

19. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters, claim or disputes arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.

20. 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, and in the Bank's branches.

21. By participating in this Campaign, all participants:

- (i) consent for the Bank to disclose their particulars to Think Big Digital Sdn Bhd, and the Bank's other 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.

22. 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.