

Standard Chartered New VISA Auto Bill Campaign (1 April – 30 June 2017) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **NEW VISA AUTO BILL CAMPAIGN (APR – JUNE 2017)** ("Campaign") commences on **1 APRIL 2017** and ends on **30 JUNE 2017**, inclusive of both dates ("Campaign Period").
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Eligibility

3. This Campaign is open to invited credit cardholders including Standard Chartered Bank Malaysia Berhad staff of any Visa credit card (other than corporate cards) issued by the Bank ("SCBMB Card") who received the invitation via Short Message Service (SMS) from the Bank 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").
4. Individuals below the age of 21 years are not eligible to participate in this Campaign.
5. Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

Participation

6. To participate, Eligible Cardholders must have auto bill transaction charged to their SCBMB Card within the Campaign Period and customer must not have any auto bill transaction prior to the start of Campaign Period ("Eligible Transactions").
7. Your database which is kept by the bank and Visa would be used to defined auto bill transaction*. Auto bill transaction is considered as recurring bill payment for Insurance, Telco and Utilities company as defined in Further Information section below.
8. If an Eligible Cardholder holds more than one SCBMB Card, auto bill transactions made using each SCBMB Card will be combined to meet the total Eligible Transactions. Auto bill transactions made by supplementary cardholders will also be combined with auto bill transactions made by the principal cardholder to meet the total Eligible Transactions.
9. Transactions made by **30 June 2017** must be posted to the Eligible Cardholder's credit card account(s) by **7 July 2017** to be included as an Eligible Transactions. 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.

10. 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 auto bill transactions for the purposes of this Campaign.

Rewards

11. Upon satisfying the Participation Criteria, the Eligible Cardholders stands to receive cashback as per Table A below. The cash back shall be allocated in sequential order from the first customer who fulfilled all the criteria until the cashback capping amount is exhausted for the respective tier.

Tier	No. of Recurring Payment Transaction	Cashback (RM)	No. of winners	Cashback capping amount (RM)
1	1 – 3	50	300	15,000
2	4 – 6	100	200	20,000
3	7 and above	150	100	15,000

Table A: Campaign Mechanics

12. An Eligible Cardholder is eligible to win a maximum of RM150 cash back throughout the Campaign Period, regardless of how many SCBMB Card he/she is holding.
13. The total amount of cashback to be given out throughout this Campaign is RM50,000 only, with capping at respective tier as per Table A.
14. All cashback will be credited into the Eligible Cardholder's principal SCBMB Card account as determined by the Bank within fifteen (15) weeks after the end of Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Principal Cardholders once the cashback has been credited to their credit card account.
15. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
- 22.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 22.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
16. This refund may be done by either one of the following methods, at the Bank's discretion, and the cardholder agree for this to be done:
- 23.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 23.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
17. If a cardholder closes and/or cancels **all his SCBMB Card account(s)** before the cashback is credited, the cardholder loses his/her entitlement to the cashback, and is not entitled to any payment or compensation. Cashback will not be paid to the cardholder's current and/or savings account with the Bank.

General

18. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
19. 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 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 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.
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.

Further Information

*These are the transaction categories that would be defined as auto bill transaction:

Category	Criteria for Auto Bill
Transaction capture through Visa Card	i) Transaction defined as Instalment Payment ("I") and/or Recurring Payment ("R") ii) Spend in these following Merchant Category Code (MCC) <ol style="list-style-type: none"> a) All insurance merchant code (MCC: 5960, 5968, 6300) b) All Telco spend (MCC: 4814, 5968) c) Utilities spend (MCC: 4899, 4900, 5968)
Transaction capture through 'First Data Merchant Solutions'	Spend in these following MCC <ol style="list-style-type: none"> i) All insurance merchant code (MCC: 5960, 5968, 6300) ii) All Telco spend (MCC: 4814, 5968) iii) Utilities spend (MCC: 4899, 4900, 5968)

Note: First Data Merchant Solution is a payment technology solutions company that processes cards payment transactions.