

STANDARD CHARTERED BANK MALAYSIA BERHAD

Dining CashBack Campaign 2016

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Dining CashBack Campaign ("Campaign") commences on 01 June 2016 and ends on 31 August 2016, 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 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 Campaign Months as stated in Table A ("Eligible Customers").
4. Individuals below the age of 21 years are not eligible for this Campaign.
5. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Campaign Period or within 3 month after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

Participation

6. The Campaign will run for 3 months ("Campaign Months") with the effective dates as stated in Table A below :

Table A – Campaign Month and its CashBack Amount Capping

Campaign Month	Date	CashBack Amount Capping first come first serve
1	1 June – 30 June 2016	RM200,000
2	1 July – 31 July 2016	RM200,000
3	1 August – 31 August	RM200,000

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

Table B - Registration Timetable for each Campaign Month

Campaign Month	Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
1	01 June 2016 12:00am	30 June 2016 , 11:59pm
2		31 July 2016 , 11:59pm
3		31 August 2016, 11:59pm

AND

- b) Spend the minimum amount of RM500 in any retail transactions (whether local or international) excluding cash advances per Campaign Month using their SCBMB Card during the Campaign Period (“Minimum Spend Criteria”)
- c) Customer stands a chance to receive CashBack up to 18.88% of the amount transacted (“CashBack”) for dining.
- d) Only actual amount spend under the “Dining Merchant Category Code” (“MCC codes”) as listed in **Table C** below after he/ she registered with the Bank (Qualified Transactions”) is eligible for CashBack.
- e) Each Eligible Customer can only receive a maximum of RM100 CashBack on the actual amount transacted per Campaign Month on a first come first serve basis until the CashBack Amount Capping is met. (“Qualified Customer”).

Table C – Merchant Category Codes which qualifies for CashBack

Category	Merchant Category Code	The Bank’s Code
Dining	3510 – 3999, 7011 5812 -5814, 5841,5921,7011	HO,FD, PB, MF

- 8. If there are changes to the MCC Codes by the MCC Merchants and/or transactions at the MCC Merchants do not reflect the MCC Codes, these transactions will not be considered Qualified Transactions under this Campaign.
- 9. 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.
- 10. 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 Campaign Period will be counted in fulfilling the Minimum Spend Criteria. The monthly billed instalment amounts will not be counted in fulfilling the Minimum Spend Criteria.
- 11. Transactions must be posted to the Eligible Customer’s credit card account(s) within the dates shown in **Table D below** if they are to be included in 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 – Date for latest Transaction posting date to be qualified for Minimum Spend Criteria

Month	Transactions must be posted by
1	15 July 2016
2	12 August 2016
3	16 September 2016

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.
13. If a customer is entitled to rewards under more than one promotional campaign run concurrently by the Bank with this campaign, the Bank reserves the right to determine which reward the customer is entitled to.

SMS Registration

14. Any SMS Registration must comply with the following requirements:
 - a) The SMS must be composed as follows: Type **Q2** 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**. 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.
 - c) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS.
 - d) Proof(s) of sending and/or acknowledgement of SMS are not proof of successful registration. The SMS Service Provider's records of receipt of SMS will be final and conclusive.
 - e) Each SMS must be sent using the Eligible Customer's mobile number registered with and maintained in the Bank's records.
 - f) If the Eligible Customer changes his/ her mobile number, he/ she must notify & update the Bank and do a new SMS registration again.
 - g) 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

15. Any Online Registration must comply with the following requirements:
 - a) Register online at www.sc.com/my/campaign/diningcashback/register
 - 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.

CashBack Amount Capping per Campaign Month

- 16. A total monthly cashback amount of RM200,000 per Campaign Month ("Monthly Cap") is allocated to each Campaign Month (as defined in the **Table E** below).
- 17. The total amount of cashback for this Campaign is capped at RM600,000 only (as per **Table A** above).

Winner Selection

- 18. CashBack will be awarded on **first come, first served basis** per Campaign Month to Qualified Customers as set out in **Table A** until the CashBack Amount Capping is met, subject to a maximum cashback of **RM 100 per Campaign Month per Qualified Customers** ("Individual Monthly Cap")
- 19. CashBack is limited to one (1) per Eligible Customer per Campaign Month, regardless of how many SCBMB Cards they hold and spend on.
- 20. All CashBack will be credited into the Qualified Customer's principal SCBMB credit card account as determined by the Bank **within (15) weeks after the end** of the Campaign Period. No CashBack will be credited to any supplementary card account.
- 21. As and when Eligible Customer has successfully registered in any of the Campaign Month as per Table B, he/she is entitled to participate in the corresponding Campaign Month and the succeeding Campaign Month(s). Hence, if an Eligible Customer successfully registered on Campaign Month 1, he/ she can participate in a total of 3 Campaign Months.
- 22. All CashBack will be awarded to the relevant **principal** cardholder only.
- 23. CashBack cannot be transferred, nor can they be exchanged for any other item.
- 24. The winner will receive a SMS notification if they are the winner within fifteen (15) weeks after the end of the Campaign, and the results will also be announced on the Bank's website at www.sc.com/my, or any other channel(s) identified by the Bank.
- 25. If:
 - a) The customer breaches any of the terms and conditions of the SCBMB Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign, the customer will lose his/her entitlement to the CashBack and must refund the CashBack received to the Bank.
- 26. 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:
 - a) The Bank may charge the refund amount to the customer's credit card account; or

- b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
27. If a customer closes and/or cancels **all his/her 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

28. The Bank's records of details and dates of registration and transactions are final and conclusive for purposes of this Campaign.
29. The Bank's decision on all matters relating to this Campaign, including the selection of the winner, is final and binding and no appeal or correspondence will be entertained. If any matters, dispute or claim arise which are not covered in these Terms and Conditions, they will be determined by the Bank at the Bank's sole discretion.
30. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change to the Terms and Conditions will be announced on the Bank's website at www.sc.com/my/, or other channel(s) identified by the Bank.
31. By participating in the Campaign, 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 campaign, marketing, commercial or other related purpose, without any payment or compensation; and
32. 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.