

12 Month 0% Easy Payment Scheme (EPS) with ST Connection Sdn. Bhd.

Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("Bank") **12 Month 0% Easy Payment Plan with ST Connection Sdn. Bhd.** ("Campaign") commences on **1 May 2017** and ends on **31 July 2017**, inclusive of both dates ("Campaign Period").

Eligibility

2. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Credit 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 Period ("cardholders").
3. The 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 this Campaign.

Mechanics

4. All the prices stated in the campaign product brochure are subject to the delivery charges, service and/or government tax, unless otherwise stated.
5. The fulfilment of products are on first come first served basis and subject to the stock availability, acceptance of the order form by ST Connection Sdn.Bhd. ("Merchant") and the transaction approval received from the Bank. Products accepted in good condition are strictly non-returnable and non-exchangeable once transaction is approved. If any products received by the customer in a defective condition the customer must resolved the issue with Merchant directly. The Bank will not be liable for any defective products sent or received by customer. The return policy of Merchant will be applicable.
6. The mail order delivery shall be processed within or minimum four (4) weeks from the date after fulfilment the Criteria set out in clause 5 above and will be delivered by courier to the cardholder's delivery address as stated on the order form except P.O. Box and overseas addresses.
7. Product visualizations are for illustrative purpose only.
8. The cardholder is allowed to purchase one (1) or more products subject to the following criteria's:
 - 8.1 Within the period campaign and credit limit availability.
 - 8.2 Cardholders must only purchase the products as per listed in the campaign product brochure at the purchase price offered to cardholder only.
 - 8.3 Fulfil the Criteria set out in clause 5 above
9. The cardholder is advised to examine the product upon receipt. The Bank is not an agent of the merchant and makes no representation as to the quality of products and /or services provided. Any

dispute about the products and /or service is to be resolved directly with the merchant including but not limited to loss, damage, expenses or non-delivery of the products by ST Connection Sdn. Bhd which cardholder may suffer, sustain or incur in relation to any purchase/charge under the EPS.

10. Cardholder would be considered to have successfully satisfied the Criteria set out in clause 5 above upon the posting of the first instalment payment to the cardholder's credit card account and such cardholder shall be eligible to the rebate specified in the Campaign product brochure which is equivalent to one (1) month instalment payment amount in the form of cashback ("rebate") of the respective product(s) purchased..
11. All the 12-month instalments will be charged to the cardholder's credit card account and cardholders are required to pay the full 12 month instalments. The rebate of the one (1) month instalment will be credited to cardholder's credit card account within 10 weeks after the end of Campaign Period.
12. There will be a notification SMS sent to cardholders once the rebate has been credited to their credit card account and/or the products have been delivered to the cardholders.
13. Cardholder will lose his/her entitlement to the rebate and will have to refund the rebate to the Bank if:
 - 12.1 Cardholder breaches any of the terms and conditions of the Bank credit card; or
 - 12.2 The Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
 - 12.3 Cardholder closes and/or cancels all his/her credit card account(s) before the rebate is credited; the cardholder loses his/her entitlement to the rebate, and is not entitled to any payment or compensation. Rebate will not be paid to the cardholder's current and/or savings account with the Bank.
 - 12.4 Cardholder cancel or return the products due to but not limited to the any circumstances ie failure of delivering or replacement on the same order products, which will be subject to the Bank and merchant approval before the cancellation or return the products can be made.
14. 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:
 - 13.1 The Bank may charge the refund amount to the cardholder's credit card account; or
 - 13.2 The Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
15. The Bank reserves the right:
 - 14.1 To forfeit the rebate in the event where there is a cancellation of the purchase under the promotion or termination of the cardholder's credit card during the campaign period, or non-compliance or breach of these terms and conditions, the Easy Payment Scheme ("EPS") terms and conditions and/or the cardholder agreement, with prior notice without assigning any reason
 - 14.2 To withdraw, suspend, extend or terminate earlier the promotion prior to the expiry of the promotion period in whole or in part, at anytime with prior notice at its absolute discretion
16. The rebate is not transferable to any other party or parties other than the cardholder
17. By submitting the signed copy of order form, cardholders are agree to allow the Bank to share and/or disclose cardholder's personal information i.e name, card number, contact number and address to ST Connection Sdn. Bhd. for the product delivery fulfilment.

18. Cardholder's personal information will be disposed by Merchant after the fulfilment is fully completed and /or campaign period end.

General

19. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
20. 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.
21. 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 or in the Bank's branches.
22. 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.
23. 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.