

TERMS AND CONDITIONS

JustOne Platinum Credit Card Auto Bill CashBack Campaign (September 2016 to November 2016)

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("SCBMB") JustOne Platinum Credit Card Auto Bill CashBack Campaign ("**Campaign**") will run from 20th September 2016 to 30th November 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. a) The Campaign is only open to New Customers who applied for Standard Chartered JustOne Platinum MasterCard Credit Card ("JustOne Platinum Credit Card"),
 - 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,
 - c) who have auto bill transactions using their approved JustOne Platinum MasterCard Credit Card. ("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 apply for JustOne Platinum MasterCard Credit Cards during the Campaign Period through either the Bank's **offline** channels (i.e. the Bank's branches, Price Solutions Sales Agents, and any other authorized offline sales channels) or the Bank's **online** channel (i.e. through our website at www.sc.com/my) and (ii) have their application successfully approved, all within the Campaign Period; and
7. The Bank's decision on records of the application and approval dates will be final and conclusive.
8. The Bank will notify Successful Eligible Customers via short messages service (SMS) upon approval of their JustOne Platinum Credit Card application.
9. The approval of each application is subject to the Bank's usual approving criteria.

Reward:

10. The **Successful Eligible Customers** will receive the following rewards ("Rewards") as set out in Table A below:

Table A: Rewards

CashBack	Successful Auto Bill Transactions
RM 50	1 to 2 successful auto bill transactions
RM 100	3 to 4 successful auto bill transactions
RM 150	Above 4 auto bill transactions

11. CashBack would only be given if the Auto bill transaction happens within the first 90 days after cards approval date.
12. Only one Reward will be given to each Successful Eligible Customer regardless of the number of JustOne Platinum Credit Cards applied for and duly approved.
13. Supplementary cardholders are also eligible to participate in this Campaign. However, the Rewards will only be credited into the Principal cardholder based on the total cumulative successful auto bill transactions of both Principal & Supplementary cards.
14. The Rewards will be credited to the principal cardholder within 120 days from card approval date. There will be a notification SMS sent to customers once the CashBack has been credited to their credit card account.
15. The customer will lose his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank if:
 - a) The customer breaches any of the terms and conditions of the JustOne Platinum Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign.
16. This refund may be done by either of the following methods, at the Bank's discretion, and Successful Eligible Customers 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.
17. 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.
18. The Bank will not entertain any request to change the Rewards.

The Rewards will be credited to the Successful Eligible Customer's credit card account within 120 days from the card approval date.

19. If you do not receive the Rewards within 120 days from the card approval date, you must inform us within 130 days from the card approval date. We will arrange for crediting of the Rewards to you after the bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer's credit card account.

Auto Bill definition

20. Your database which is kept by the bank and MasterCard would be used to define Auto bill spend*. Auto bill is considered as recurring bill payments for Insurance, Telco and selected Utilities company as defined in Further Information section below.

General

21. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters, claim or dispute arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
22. 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.
23. By participating in this Campaign, all participants:
 - (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Rewards;
 - (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.

24. 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 spend:

Category	Criteria for auto bill
Transactions capture through MasterCard	a) If card details is manually entered or entry mode is unknown (POS entry mode = Manual Entry OR Unknown) b) Transaction is tag as standing order / recurring order (Cardholder presence = standing order / recurring transactions) c) No Point of sales terminal is used (POS Terminal = Voice / ARU authorization) d) Transaction in local currency (Transaction Currency Code = Malaysia) e) Transaction is not a e commerce transaction (Merchant City = Not Internet) f) Spend in these following MCC I. All insurance merchant code (MCC: 5960, 5968, 6300) II. All Telco spend (MCC in 4814, 5968) III. Utilities spend (MCC: 4899, 4900, 5968,) in with the following <i>Merchant Description</i> – Astro, TNB, Indah Water, Tenaga Nasional
Transactions capture through 'First Data Merchant Solutions'	Spend in these following MCC I. All insurance merchant code (MCC: 5960, 5968, 6300) II. All Telco spend (MCC in 4814, 5968) Utilities spend (MCC: 4899, 4900, 5968,) in with the following <i>Merchant Description</i> – Astro, TNB, Indah Water, Tenaga Nasional

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