

Standard Chartered 10% Cashback on Overseas Spend (20 March – 30 April 2017) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **10% CASHBACK ON OVERSEAS SPEND (MARCH 2017)** ("Campaign") commences on **20 MARCH 2017** and ends on **30 APRIL 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 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 in the Campaign, Eligible Cardholders must make at least three (3) overseas retail transactions using their SCBMB Card throughout the Campaign Period ("Eligible Transactions").
7. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus.
8. Eligible Transactions shall exclude Card-Not-Present (CNP) transaction. CNP is retail transaction where the cardholder is not physically present at the merchant when the payment is made. Overseas internet transaction/e-commerce transaction falls under CNP transaction.
9. All Eligible Transactions must be made in foreign currency except Ringgit Malaysia ("Overseas Spend").
10. Overseas Spend shall be converted to Ringgit Malaysia for the purpose of calculation of total spend and shall be based on the Bank's prevailing exchange rate.

11. If an Eligible Cardholder holds more than one SCBMB Card, the Eligible Transactions made on all SCBMB Card by the principal and supplementary credit cardholders will be consolidated and will not be viewed individually.
12. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Eligible Transactions. The monthly billed instalment amounts will not count towards meeting the Eligible Transactions.
13. Transactions made by **30 April 2017** must be posted to the Eligible Cardholder's credit card account(s) by **7 May 2017** to be included towards meeting the 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.
14. The tracking of Eligible Transactions performed overseas will be based on Malaysia time and the end of the Campaign period will be according to Malaysia time.
15. 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.

Cashback

16. Table A:

Cashback	Capping per Eligible Cardholders throughout Campaign Period	Total Cashback throughout the Campaign Period
10% Cashback on all Eligible Transactions cumulated within the Campaign Period	RM100	RM50,000

17. **The amount of cashback an Eligible Cardholder can win for this Campaign is capped at RM100 only.**
18. **The total amount of cashback for this Campaign is capped at RM50,000 only.**
19. All cashback will be credited into the Eligible Cardholder's principal SCBMB credit card account as determined by the Bank within fifteen (15) weeks after the end of the Campaign Period. No cashback will be credited to any supplementary card account. There will be a notification SMS sent to Eligible Cardholders once the cashback has been credited to their credit card account.
20. 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,

21. 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.
22. 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.
23. The cashback will be given at the end of the Campaign Period **in sequential order from the first Eligible Cardholder who fulfilled all the criteria until the capping amount of cashback has reached RM50,000.**
24. A total of 500 Eligible Cardholders will be rewarded throughout the Campaign Period.

General

25. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
26. 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.
27. 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.
28. 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.
29. 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.