

## RUN UP YOUR REWARDS 2016

### TERMS AND CONDITIONS

#### Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") Run Up Your Rewards 2016 ("Campaign") commences on 30 May 2016 and ends on 14 August 2016, inclusive of both dates ("Campaign Period"), consists of 2 components:
  - 1.1. Swipe & Spend Rewards
  - 1.2. SCKLM "Runners Booster" Rewards
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

#### Swipe & Spend Rewards

##### Eligibility

3. This Campaign is open to:
  - 3.1. Existing Cardholders
    - 3.1.1. Debit cardholders (excluding SME debit card) and credit cardholders of any credit cards (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 Period ("Existing Cardholders"); and
  - 3.2. New Cardholders
    - 3.2.1. Applicants who have not held any deposit account (debit card) or credit card within the past 6 months before the applicant's deposit account (debit card) or credit card under this Campaign is issued; and
    - 3.2.2. Successfully apply for deposit account (debit card) or credit card and whose applications are approved by the Bank during the Campaign Period and who have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period ("New Cardholders").
  - 3.3. Existing Cardholders and New Cardholders are collectively known as Eligible Customers.
  - 3.4. For joint deposit accounts, only the accountholder whose name appears first in the current/savings account opening form ("Primary Accountholder") and Principal credit cardholders ("Principal Cardholder") will be taken as the Eligible Customer.
4. However, the following persons are not eligible for this Campaign:
  - 4.1. Individuals below the age of 18 years for debit card and 21 years for credit cardholder.
  - 4.2. 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 2 months after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

#### Participation

5. In order to participate in the Campaign, Eligible Customers must:
  - 5.1. Successfully register their participation by sending a text message via short messaging service (SMS) within the relevant timeline as explained in **Clause 29** ("SMS Registration");

#### AND

- 5.2. Swipe and spend in retail transactions using SCBMB Card during the Campaign Period to earn "Entries" (each an "Entry", and collectively "Entries"). Retail spend is all retail transactions including bill payments and would include local or international spend using SCBMB Card during the Campaign Period.

("Qualified Customers").

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- 5.3. If an Eligible Customer holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined to meet the spend calculation at the end of Campaign Period. Retail transactions made by Supplementary credit cardholders will also be combined with retail transactions made by the Principal Cardholder to meet the spend calculation. Please refer to **Example 1**.

**Example 1:**

Product [if customer has the following card(s)]	Spend Calculation Illustrations (30 May – 14 August 2016)	No. of Entries																					
Debit or credit card only	May spend : RM 2,000 Jun spend : RM 505 Jul spend : RM 1,500 Aug spend : RM 1,200  <u>Total spend : RM 5,205.00</u>	$104.1 = 104 \text{ Entries}$ (RM 5,205 / RM50)																					
Debit and credit cards	<table border="0"> <thead> <tr> <th></th> <th><u>Debit card</u></th> <th><u>Credit Card</u></th> </tr> </thead> <tbody> <tr> <td>May spend :</td> <td>RM 755</td> <td>RM 1,500</td> </tr> <tr> <td>Jun spend :</td> <td>RM 1,040</td> <td>RM 1,201</td> </tr> <tr> <td>Jul spend :</td> <td>RM 1,100</td> <td>RM 2,800</td> </tr> <tr> <td>Aug spend :</td> <td>RM 1,200</td> <td>RM 1,700</td> </tr> <tr> <td colspan="3"><u>Total spend for debit and credit :</u></td> </tr> <tr> <td colspan="3"><u>RM 11,296.00</u></td> </tr> </tbody> </table>		<u>Debit card</u>	<u>Credit Card</u>	May spend :	RM 755	RM 1,500	Jun spend :	RM 1,040	RM 1,201	Jul spend :	RM 1,100	RM 2,800	Aug spend :	RM 1,200	RM 1,700	<u>Total spend for debit and credit :</u>			<u>RM 11,296.00</u>			$225.9 = 225 \text{ Entries}$ (RM 11,296 / RM 50)
	<u>Debit card</u>	<u>Credit Card</u>																					
May spend :	RM 755	RM 1,500																					
Jun spend :	RM 1,040	RM 1,201																					
Jul spend :	RM 1,100	RM 2,800																					
Aug spend :	RM 1,200	RM 1,700																					
<u>Total spend for debit and credit :</u>																							
<u>RM 11,296.00</u>																							

6. 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 count towards meeting the spend calculation. The monthly billed instalment amounts will not count towards meeting the spend calculation.
7. Transactions made on **14 August 2016** must be posted to the Eligible Customer's account(s) by **2 Sept 2016** to be included towards earning Entries. 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.
8. The following transactions will not earn any Entries:
- 8.1. Cash withdrawals, charges which are subsequently voided, 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.
9. If a customer is entitled to rewards under more than one promotion or campaign run concurrently by the Bank, the Bank reserves the right to determine which reward the customer is entitled to.

**Winners Selection**

10. At the end of Campaign Period, top 103 Qualified Customers with the highest Entries who meet the eligibility requirements will be selected as winners.
11. In the event that the winner (whether shortlisted or confirmed) did not meet all the criteria set out in this Campaign, a new shortlisted winner will be selected, who will be the next name on the list.
12. In the event that there are more than ONE (1) customer with the same number of Entries for the same prize, winners will be sorted in ascending order according to the highest retail spends in Ringgit Malaysia. Please refer to **Example 2**.

**Example 2:**

Mr. Ali, Mr. Ahmad and Ms. Ruth Lim are the top 3 winners who have earned 300 Entries each at the end Campaign Period. However, the retail transactions made by each customers are different in Ringgit Malaysia:

- (a) Mr Ali's total spent is RM 15,000 = **300 Entries**
- (b) Mr. Ahmad's total spent is RM 15,010 = 300.20 = **300 Entries**
- (c) Ms. Ruth Lim's total spent is RM 15,020.56 = 300.81 = **300 Entries**

Therefore, the winners will be sorted with the highest retail spends in Ringgit Malaysia:

- 1<sup>st</sup> Prize winner is Ms. Ruth Lim.
- 2<sup>nd</sup> Prize winner is Mr. Ahmad.
- 3<sup>rd</sup> Prize winner is Mr. Ali.

**Prizes**

13. A total of 103 prizes are given in swipe and spend retail transactions.

Categories	Prizes	
	Option A	Option B
First Prize X1	<ul style="list-style-type: none"> <li>• Run in The Athens Marathon, inclusive of return economy class flight tickets &amp; 2 nights hotel accommodation; and</li> <li>• RM1,000 CashBack</li> </ul>	<ul style="list-style-type: none"> <li>• RM1,000 CashBack and RM3,500 Adidas e-vouchers</li> </ul>
Second Prize X1	<ul style="list-style-type: none"> <li>• Run in Standard Chartered Hong Kong Marathon, inclusive of return economy class flight tickets &amp; 2 nights hotel accommodation; and</li> <li>• RM500 CashBack</li> </ul>	<ul style="list-style-type: none"> <li>• RM500 CashBack and RM1,500 Adidas e-vouchers</li> </ul>
Third Prize X1	<ul style="list-style-type: none"> <li>• Run in Standard Chartered Marathon Singapore, inclusive of return economy class flight tickets &amp; 2 nights hotel accommodation; and</li> <li>• RM200 CashBack</li> </ul>	<ul style="list-style-type: none"> <li>• RM200 CashBack and RM1,000 Adidas e-vouchers</li> </ul>
Special Prizes X50	RM50 CashBack	
Consolation Prizes X50	RM30 CashBack	

14. Prizes are limited to ONE (1) per winner regardless of how many SCBMB Card the customer may hold.
15. All CashBack will be credited into the **Qualified Customer's Principal Cardholder's** account as determined by the Bank within fifteen (15) weeks after the Campaign Period ends. If the winner does not hold a credit card with us, CashBack will be credited into **Qualified Customer's Primary Accountholder's** account of the debit card.
16. All CashBack will be awarded to the relevant Principal Cardholder or Primary Accountholder only.
17. If a customer closes and/or cancels all his/her SCBMB Card and Deposit 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 and no appeal will be entertained by the Bank.
18. Adidas e-vouchers will be sent to winners via short messaging service (SMS) at his/her latest telephone number in the Bank's records. Each Adidas e-voucher will have a 'unique code' for each winner and the code is valid for one (1) year from the date of issuing the 'unique code'. E-vouchers are valid for online purchase at Adidas Online shop in Malaysia via <http://shop.adidas.com.my/>

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19. The Prize is neither transferable nor exchangeable for cash or for anything else. In particular, return flight tickets (for example, for different day and time of the flight) and the marathon registration awarded to the winners is not transferable and cannot be changed for any reason.
20. The winners will receive a confirmation within ten (10) weeks after the end Campaign Period, and the results will also be announced on the Bank's website at [sc.com/my](http://sc.com/my) or any other mode of communication by the Bank latest by **24 October 2016**, except for SCKLM "Runners Booster" Rewards which the winners will receive a confirmation latest by **15 August 2016**.
21. The customer loses his/her entitlement to the prize and will have to refund the actual cost of the prize in Ringgit Malaysia to the Bank, if
  - 20.1 the customer breaches any of the terms and conditions of the SCBMB Card; or
  - 20.2 the Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign,
22. 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:
  - 22.1. The Bank may charge the refund amount to the customer's credit card account; or
  - 22.2. The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
23. The Bank may change or substitute the Prizes with any item of similar value if any of the Prize components are cancelled and unavailable for whatever reason.
24. In the event, for any reason whatsoever, the winner is unable to travel on the Scheduled Travel Date, the Prize shall be forfeited. The Bank shall not reimburse or compensate the winner for failure to travel on the scheduled date.

Prizes	Marathon Destinations	Scheduled Travel Dates
First	The Athens Marathon 13 November 2016	12 November – 14 November 2016
Second	Standard Chartered Hong Kong Marathon 12 February 2017	11 February – 13 February 2017
Third	Standard Chartered Marathon Singapore 4 December 2016	3 December – 5 December 2016

### **SCKLM "Runners Booster" Rewards**

#### **Eligibility**

25. This is open to customers who have registered in the Standard Chartered KL Marathon 2016 who are
  - 25.1. Existing Cardholders
    - 25.1.1. Debit cardholders and credit cardholders of any credit 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 Period ("Existing Cardholders"); and
  - 25.2. New Cardholders
    - 25.2.1. Applicants who have not held any deposit account (debit card) or credit card within the past 6 months before the applicant's deposit account (debit card) or credit card under this Campaign is issued; and

25.2.2. Successfully apply for deposit account (debit card) or credit card and whose applications are approved by the Bank during the Campaign Period and who have maintained their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period (“New Cardholders”).

25.3. Existing Cardholders and New Cardholders are collectively known as Eligible Customers.

#### Participation

26. In order to participate in the SCKLM “Runners Booster Rewards”, Eligible Customers must successfully register their participation by sending a text message via short messaging service (SMS) within the relevant timeline as explained in **Clause 29** (“SMS Registration”).

27. Participants who meet the finishing time as set below will be rewarded:

Categories	Finishing Time (hr:min:sec)	Rewards
42 KM	≤ 04:30:00	Limited to first 150 eligible runners RM50 CashBack and RM50 Adidas e-vouchers
21 KM	≤ 02:30:00	Limited to first 100 eligible runners RM50 CashBack and RM50 Adidas e-vouchers
10 KM	≤ 01:10:00	Limited to first 100 eligible runners RM50 CashBack and RM50 Adidas e-vouchers

28. Fulfillment of Prizes is explained in **Clause 15 – 23**.

#### SMS Registration

29. Any SMS Registration must comply with the following requirements:

- 29.1. The SMS must be composed as shown in **Clause 29.2**. Messages in any other format will not be accepted.
- 29.2. The SMS must be received by the Bank’s appointed service provider (“SMS Service Provider”) within the time set out in below table. Proof of sending the SMS does not prove that the SMS has been successfully transmitted, and the SMS Service Provider’s records of receipt of SMS will be final and conclusive.

	SMS Format	Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
Swipe & Spend Rewards	RC and send to 66300	16 May 2016 at 00:00	14 August 2016 at 23:59
SCKLM “Runners Booster” Rewards	RB and send to 66300	16 May 2016 at 00:00	6 August 2016 at 23:59

- 29.3. 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.
- 29.4. Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
- 29.5. Each SMS must be sent using the Eligible Customer’s mobile number registered with and maintained in the Bank’s records.

- 29.6. 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.

**General**

30. The Bank's records of details and dates of registration and transactions are final and conclusive for purposes of this Campaign.
31. 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, claims or disputes arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
32. 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](http://sc.com/my)
33. By participating in the Campaign, all participants:
- 33.1. consent for the Bank to disclose their particulars to the Bank's service providers, partners and suppliers for purposes of running this Campaign and delivering the Prize;
  - 33.2. agreed to participate in any prize giving ceremony, interviews or other publicity events required by the Bank;
  - 33.3. 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
  - 33.4. 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
34. 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.

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