

Standard Chartered Bank Malaysia Berhad 20% Cashback On Samsung Pay Campaign Terms and Conditions

Campaign

1. The Standard Chartered **20% Cashback on Samsung Pay Campaign** ("Campaign") is valid from 23 February 2017 till 30 April 2017 (both dates inclusive) ("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 (other than corporate cards) issued by the Bank ("SCBMB Card") and who have maintained all their account(s) with the Bank in good standing order, without any breach of the terms and conditions or agreements, throughout the Campaign Period.
4. 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. ("Eligible cardholder")

Participation

5. To participate in this Campaign, the Eligible Cardholder must first provision/register their SCBMB Credit Card(s) on the Samsung Pay Application ("Enrolled Card(s)").

Mechanic(s)

6. Upon successful meeting of clause(s) as stated above, the Eligible Cardholder will be entitled to participate in the campaign as long the Enrolled Card(s) is used to make payments for transaction(s).

7. Under this Campaign, the Eligible Cardholder using the Enrolled Card(s) is entitled to receive a **20% Cashback** (“**Cashback**”) on their transactions charged to the Enrolled Card(s) when making such transactions through Samsung Pay. The Cashback is subject to a maximum amount of RM50.00 per customer for each tracking period as shown in the table below regardless of the amount of retail transaction(s) made by the customer during the tracking period,

Tracking Period	Period “Both dates inclusive”	Maximum Cashback throughout the “campaign period”
Tracking Period 1	23 February 2017 till 31 March 2017	RM100,000
Tracking Period 2	1 April 2017 till 30 April 2017	

8. The amount of Cashback throughout the Campaign Period is capped at RM100,000 and is fulfilled in sequential order from the first customer who fulfilled all the criteria until the capping amount of RM100,000 throughout the Campaign is exhausted.
9. “**Transactions**” during the Campaign Period (based on transaction date) means retail transactions (which **excludes** those transactions set out at Clause 10 below) charged to the Enrolled Card. The transaction amount(s) (“**Spend Amount**”) must be charged to the Enrolled Card through Samsung Pay in order to receive the Cashback. There is no minimum spend amount or retail transaction(s) that the Eligible Customer must make in order to participate in this campaign.
10. For the avoidance of doubt, 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.
11. If an Eligible Cardholder enrolled more than one SCBMB Card (inclusive of any supplementary cardholder(s) spend), retail transactions made using each Enrolled Card will be combined and tabulated together to determine the Cashback earned for the tracking period and be subjected to clause (6) and clause (7) on the maximum amount that the cardholder can earn.
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. All Cashback will be credited into one (1) of the Eligible Cardholder’s principal SCBMB “Enrolled Card(s)” account as determined by the Bank within ten (10) weeks after the last day of each period during the Campaign Period. No Cashback will be credited to any supplementary card account.

14. The cardholder loses his/her entitlement to the Cashback and will have to refund the Cashback to the Bank if:
 - (i) the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - (ii) the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
15. 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:
 - (i) the Bank may charge the refund amount to the cardholder's credit card account; or
 - (ii) the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
16. If a cardholder closes and/or cancels **all of his/her Enrolled Card(s) account** 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.

General

17. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
18. 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.
19. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platform (i.e: Bank website at sc.com/my or branch or SMS or EDM)
20. Eligible Cardholder(s) acknowledge and agree to access SCBMB website at regular intervals to view the Terms & Conditions and to ensure that they are kept to date with any changes or variations to these Terms & Conditions.

21. 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.
22. 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.