

Standard Chartered Run Up Your Rewards 2017 Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Run Up Your Rewards** ("Campaign") commences on **15 MARCH 2017** and ends on **31 MAY 2017**, inclusive of both dates ("Campaign Period") and consist of 3 components:-
 - 1.1. Sign-up Gift Campaign
 - 1.2. Spend & Win Campaign
 - 1.3. SCKLM Run Challenge Rewards
2. By participating in this Campaign, participants agree to be bound by all the terms and conditions below.

Sign-up Gift Campaign

3. Sign-up Gift Campaign is open to:
 - 3.1. Existing Cardholders
 - 3.1.1. Debit cardholders (excluding Business debit card) and credit cardholders of any credit cards (other than corporate cards) issued by 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 ("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.
 - 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 for credit card, only the Principal credit cardholders ("Principal Cardholder") will be considered as the Eligible Customers.
 - 3.5. For the Sign-up gifts, the Eligible Customers must submit their duly completed application form together with all required documents to the Bank's sales representative at the Road Show. The Sign-up gifts are as shown below:

Product	Sign Up Gifts	Quantities
Credit Card	Umbrella	3,000
Debit Card	Towel	3,000

- 3.6. For avoidance of doubt, the Sign-up gift is subjected to stock availability on a day-to-day basis and will be given on the spot after the applicant meeting the criteria of these Terms & Conditions.
- 3.7. Each applicant is limited to a maximum of one (1) Sign-up gift only which is non-refundable and non-exchangeable. Gifts are not transferable or exchangeable for cash or other items of similar value. For the avoidance of doubt, the Bank retains the sole and absolute discretion to change and/or substitute the Gift with another item of a comparable or similar value, with or without prior notice to the eligible applicant.

Spend & Win Campaign

Eligibility

- 4. 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 (“Eligible Credit Cardholders”).
- 5. Individuals below the age of 21 years are not eligible to participate in this Campaign.
- 6. Credit 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 Credit Cardholders ”)

Participation

- 7. To participate, Eligible Credit Cardholders must:
 - 6.1 Successfully register their SCBMB Credit Card by sending a text message via short messaging service (SMS) to 66399 as explained in Clause 38 (“SMS Registration”);

AND

- 6.2 Spend a minimum amount of RM50 in a single retail transactions (whether local or international) (“Minimum Spend Criteria”) using SCBMB Credit Card during the Campaign Period to earn entry (s) (as defined in Table A) and stand to win prize(s). (“Qualified Credit Cardholders”).

Retail Transactions	Number of Entries
Every RM50 Local/Overseas Retail Transaction	1
Every RM50 Local/Overseas Retail Transaction via Samsung Pay Application	2

(Table A: Entries Table)

- 8. 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.

9. If an Eligible Credit Cardholder holds more than one SCBMB Credit Card, retail transactions made using each SCBMB Credit Card will be combined to meet the Minimum Spend Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the Principal Credit Cardholder to meet the Minimum Spend Criteria.
10. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible Credit Cardholder's credit card account(s) during the Campaign Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
11. Transactions made at the end of each month during the Campaign Period must be posted to the Eligible Credit Cardholder's credit card account(s) by the 7th of the following month to be included towards meeting the Minimum Spend Criteria. Please note that transactions may be posted by the merchant(s) as late as 30 days after the transaction date. The Bank will not be held responsible for late posting.
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.

Prizes

Daily Cashback

13. Eligible Credit Cardholders shall earn and accumulate entries as define in Table A above from the day he/she has successfully registered for the Campaign within the Campaign Period and to be in the running to win daily cashback. The total number of the daily cashback are as shown below:

Daily Prize (Cashback)	No. of Winners per day	Total Winners throughout the Campaign Period	Total Cashback throughout the Campaign Period
RM50	50	3,900	RM195,000

14. For Daily Cashback, all retail transactions will be calculated from Malaysian time 0000 hours to 2359 hours during the Campaign Period.

Grand Prize

15. At the end of the Campaign Period, top twenty (20) Qualified Credit Cardholders with the highest entries will win a Grand Prize ("Prize").

Grand Prize	Total Prize throughout the Campaign Period	Total Winner throughout the Campaign Period
Seiko Watch	20	20

16. An Eligible Credit Cardholder is eligible to win a maximum of two (2) Daily Cashback and one (1) Grand Prize during the Campaign Period, regardless of how many SCBMB Credit Card he/she is holding.

17. All cashback will be credited into the Eligible Credit Cardholder's Principal SCBMB credit card account as determined by the Bank within fifteen (15) weeks after the last day of each month during the Campaign Period. No cashback will be credited to any supplementary credit card account.
18. The Prize will be delivered to the Eligible Principal Credit Cardholder within fifteen (15) weeks after the end of the Campaign Period. Prize will be delivered by courier to the cardholder's latest mailing address in the Bank's records. However, delivery will not be made to any address outside Malaysia. Cardholders whose mailing address in the Bank's record is an address outside Malaysia and/or a PO Box address must provide the Bank with a suitable delivery address at the time of application. If no such address is provided, the cardholders must collect his/her Prize from a location notified by the Bank.
19. Delivery will be made against written acknowledgement of receipt of the item by the occupant(s) at the delivery address. If any item is unclaimed after two (2) weeks from the initial delivery date or after two delivery attempts, whichever happens first, the cardholder must personally collect the item at the address stated on the courier advice sent to the cardholder. Otherwise, the delivery charges for the item must be paid by the cardholder.
20. Prize which are unclaimed by 30 September 2017 will be forfeited. Eligible Credit Cardholders whose Prize has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the Prize. No appeal will be entertained by the Bank.
21. Eligible Credit Cardholders are advised to examine the Prize upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Prize. Any dispute or complaint about the Prize must be resolved directly with the supplier.
22. There will be a notification SMS sent to Eligible Credit Cardholders once the cashback has been credited to their credit card account or the Prize has been delivered to the Eligible Credit Cardholders.
23. The cardholder loses his/her entitlement to the cashback and/or Prize and will have to refund the cashback or return the Prize to the Bank if:
 - 22.1 the cardholder breaches any of the terms and conditions of the SCBMB Credit Card; or
 - 22.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,
24. 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.
25. The Bank may change or substitute the Prize with any item of similar value if the Prize is recalled or discontinued by its manufacturer or distributor.
26. If a cardholder closes and/or cancels **all his SCBMB Credit Card account(s)** before the cashback is credited or the Prize is delivered, 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.

Winner Selection

27. The prizes as stated in Clause 13 and 15 will be available to the selected winners of the Campaign in the following manner:-

i) Grand Prize

- a) A total of twenty (20) winners will be selected at the end of the Campaign Period.
- b) Winners will be selected based on top twenty (20) highest entries during the Campaign Period.

ii) Daily Prize

- a) A total of fifty (50) winners per day will be selected at the end of the month during the Campaign Period.
- b) All Qualified Credit Cardholders with at least one (1) Entry will be listed ("List") in accordance with the customer's unique bank customer internal identification number, in the Bank's record. After that, Qualified Credit Cardholders who have further Entries will be added into the List a second time, again in accordance with their unique internal identification number in the Bank's records, then a third time and so on until all their Entries have been exhausted.
- c) The total number of Entries in the List will be divided by 50 and the result rounded down to the nearest number. The chosen Daily Prize winners will be the customer appearing on the List at the positions which matches each multiple of that number from the 1st multiple up to the 50th multiple as per the example below.

Example: If there are total of 300 Entries in a day, then that total will be divided by 50. The result is 6. Hence, the first winner will be the customer at the position no. 6, the second winner at position no. 12, and so on until the 50th winner is selected.

28. In the event any of the winners did not meet all the criteria set out in this Campaign or the Eligible Credit Cardholder is chosen as a winner more than the maximum allowable times as explained in Clause 16, the next cardholder named in the Daily List will be selected as the new winner.

SCKLM Run Challenge Rewards

Eligibility

29. This is open to customers who have registered in the Standard Chartered KL Marathon 2017 who are:

29.1. Existing Cardholders

29.1.1. Debit cardholders (excluding Business debit card) and credit cardholders of any credit cards (other than corporate cards) issued by 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 ("Existing Cardholders"); and

29.2. New Cardholders

29.2.1. 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

29.2.2. Successfully apply for deposit account (debit card) or credit card and whose applications are approved by the Bank not later than **30 June 2017** 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”).

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

29.4. For joint deposit accounts, only the accountholder whose name appears first in the current/savings account opening form (“Primary Accountholder”) and for credit card, only the Principal credit cardholders (“Principal Cardholder”) will be taken as the Eligible Customers.

Participation

30. In order to participate in the SCKLM Run Challenge Rewards, Eligible Customers must successfully register their participation by sending text message via short message service (SMS) within the relevant timeline as explain the Clause 39 (“SMS Registration”).

31. Eligible Customers who meet the finishing time as set below will be rewarded (Male & Female category):

Categories	Finishing Time (Male)	Finishing Time (Female)	Rewards	Total winners
42 km	≤ 04:30:00	≤ 06:00:00	Limited to first 150 eligible runners RM100 CashBack to credit card/ debit card	300
21 km	≤ 02:30:00	≤ 03:00:00	Limited to first 100 eligible runners RM100 CashBack to credit card/ debit card	200
10 km	≤ 01:00:00	≤ 01:20:00	Limited to first 100 eligible runners RM100 CashBack to credit card/ debit card	200

32. All cashback will be credited into the Eligible Customer’s credit card account as determined by the Bank within fifteen (15) weeks after the end of the Campaign Period. If the Eligible Customer does not hold a credit card with us, cashback will be credited into the Eligible Customer’s account linked to the debit card.

33. All cashback will be credited to the relevant Principal Cardholder or Primary Accountholder only.

34. There will be a notification SMS sent to Eligible Customers once the cashback has been credited.

35. The Eligible Customers loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:

- 22.1 the Eligible Customers breaches any of the terms and conditions of the SCBMB Credit/Debit Card; or
 - 22.2 the Bank discovers at any time that the Eligible Customers did not in fact satisfy the requirements under this Campaign,
36. This refund may be done by either one of the following methods, at the Bank's discretion, and the Eligible Customers 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.
37. If the Eligible Customers closes and/or cancels **all his/her SCBMB Credit Card, Debit Card, Current and Savings account(s)** before the cashback is credited, the Eligible Customers 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.

SMS Registration

Spend & Win Campaign

38. Any SMS Registration must comply with the following requirements:-
- (a) The SMS must be composed as follows: **SW** and send to 66399. Messages in any other format will not be accepted.
 - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the time set out in the below table. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.

Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
15 March 2017 at 00:00	31 May 2017 at 23:59

- (c) 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 Credit Cardholders including supplementary cards.
- (d) 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.
- (e) Each SMS must be sent using the Eligible Credit Cardholder's mobile number registered with and maintained in the Bank's records.
- (f) Cardholders are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

SCKLM Run Challenge Rewards

39. Any SMS Registration must comply with the following requirements:-
- (a) The SMS must be composed as follows: **RC** and send to 66399. Messages in any other format will not be accepted.
 - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the time set out in the below table. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of service of SMS will be final and conclusive.

Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
10 March 2017 at 00:00	20 May 2017 at 23:59

- (c) 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 Customers including supplementary cards.
- (d) 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..
- (e) Cardholders 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

- 40. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 41. 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.
- 42. 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.
- 43. 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.
- 44. 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.