

STANDARD CHARTERED BANK MALAYSIA BERHAD

Shake & Win Campaign 2017 (17 July 2017 – 30 Sept 2017)

Terms and Conditions

Campaign

- 1) The Standard Chartered Bank Malaysia Berhad ("the Bank") Shake & Win Campaign 2017 ("Campaign") commences on 17 July 2017 and ends on 30 September 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 credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCBMB Cards") 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 are not eligible for the Campaign.

Participation

- 6) To participate, Eligible Cardholders must spend a minimum of RM100 ("Minimum Spend Criteria") in a single transaction (either local or overseas spend) using their SCBMB Cards within the Campaign Period ("Eligible Transaction").
- 7) For non-Malaysia Ringgit Eligible Transaction charged to Eligible Cardholder credit card, the transaction amount authorised in the Eligible Cardholder's credit card account (which is inclusive of the exchange rate conversion but exclusive of the overseas transaction fees, if any) will be considered to determine if the Eligible Cardholder has made an Eligible Transaction.

8) Eligible Transaction shall exclude the following transactions:

- Merchant Category
 - Utilities/Insurance/Telecommunication
 - Government Services

Merchant Category Code (MCC)	Description
9211	Court Costs including Alimony and Child
9222	Fines Government
9223	Bail and Bond Payments Government
9311	Tax Payments
9399	Government Services
9402	Postal Services.Government Only
9405	Intra-Government Purchases.Government

- Professional and Commercial Services

Merchant Category Code (MCC)	Description
6010	Member Financial Institution.Manual Cash
6011	Member Financial Institution.Automated Cash
6012	Member Financial Institution.Merchandise
6050	Quasi Cash.Member Financial Institution
6051	Quasi Cash.Merchant
6211	Securities.Brokers/Dealers
6513	Real Estate Agents and Managers.Rentals
6529	Remote Stored Value Load.Member Financial
6530	Remote Stored Value Load.Merchant
6531	Payment Transaction Provider.Money
6532	Payment Transaction Provider.Member
6533	Payment Transaction Provider.Merchant.
6534	Money Transfer.Member Financial Institution
6535	Value Purchase.Member Financial Institution

- Others

Merchant Category Code (MCC)	Description
7000	CEPP Smart Instalment
8398	Organizations, Charitable and Social Service

- Void, disputed or charged back transactions
- Balance Transfer and/or Cash On Call facility
- All fees and charges related to credit card

- 9) Eligible Transaction must also be successfully posted to the Eligible Cardholder credit card during the Campaign Period.
- 10) Any determination by SCBMB as to what constitutes Eligible Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
- 11) If at any point of time within the Campaign Period an Eligible Cardholder do not want to participate in this Campaign, Eligible Cardholders may Opt Out by the following method:
 - a) SMS N2 to 66399 or
 - b) Call our Contact Centre at 03-7711 8888

The request to Opt Out will take effect within 8 – 10 working days from the date of request and Eligible Cardholder will not receive any communication on this Campaign and will be excluded from any prize entitlement from this Campaign. An Eligible Cardholder who has Opted Out will not be able to Opt In again for this Campaign.

Campaign Mechanics for Daily Prize

- 12) Once an Eligible Cardholders fulfilled the criteria as stated in Clause 6, a SMS with a clickable link generated by an automated computerised system will be send to the Eligible Cardholders' mobile number registered with the Bank. Eligible Cardholders are required to click on the link to play a game.
- 13) Eligible Cardholders are required to click on the link to play a game which will then confirm if the Eligible Transaction done is entitled for Daily Prize. To play the game, internet connectivity on the Eligible Cardholder device is required and Eligible Cardholder needs to swipe the item in the game from left to right
- 14) Each Eligible Cardholder will only receive one (1) link in one (1) SMS with every Eligible Transaction made. Each link will only be valid from Malaysia time 0000 hours 17 July 17 to 2359 hours 30 September 2017, whereby Eligible Cardholder can only access the link during the stipulated period as above.
- 15) Eligible Transaction charged to the supplementary cardholders will be counted as an Eligible Transaction made by the principal cardholder for the purposes of this Campaign and SMS will only be sent to principal cardholder to play the game.
- 16) Only mobile number registered in Malaysia will receive the SMS to play the Shake & Win game and stand to win daily cashback. Eligible Cardholder who has non Malaysia registered mobile number will not receive the SMS to play Shake & Win game but his/her spend will earn entry(s) to win grand prize.
- 17) The speed and reliability of service of the Eligible Cardholder's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS or any interruption before, during or after the Eligible Customer played the game which in

any way would cause the Eligible Cardholder to lose his/her chance to play the game Eligible Cardholders shall solely responsible for all fees and charges imposed by their service providers.

- 18) The Bank are not responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.

Campaign Mechanics for the Grand Prize

- 19) To qualify for grand prize of RM10,000 cashback, every RM100 Eligible Transaction done will earn the Eligible Cardholders one (1) entry to win the grand prize at the end of the Campaign Period.

Prizes

(A) Daily Prize

- 20) The total Daily Prize Winner for each day are capped as follows:

(17 July – 31 July 2017)

No.	Daily Prize Description	Quantity/day
1	RM5 cashback	600
2	RM10 cashback	300
3	RM25 cashback	200
4	RM99 cashback	20
TOTAL		1,120

(1 August – 30 September 2017)

No.	Daily Prize Description	Quantity/day
1	RM5 cashback	500
2	RM10 cashback	200
3	RM25 cashback	100
4	RM99 cashback	20
TOTAL		820

- 21) All Eligible Transactions will be calculated from Malaysian time 0000 hours to 2359 hours during the Campaign Period.
- 22) An Eligible Cardholder is entitled to win a maximum of two (2) Daily Prize(s) per day, regardless of how many SCBMB Cards he/she is holding or how many Eligible Transaction he/she transacted.

(B) Grand Prize

- 23) There is a total of ten (10) grand prize worth RM10,000 each to be given out throughout the Campaign Period.

- 24) Eligible Cardholders will be able to earn and accumulate entries as stated in Clause 18 above within the Campaign Period to be in the running to win one (1) Grand Prize.
- 25) An Eligible Cardholder is eligible to win a maximum one (1) Grand Prize during the Campaign Period, regardless of how many SCBMB Cards he/she is holding or how many Eligible Transaction he/she transacted.

Fulfilment of Prizes

- 26) All cashback prizes will be credited to the Eligible Cardholder's principal credit card account within 60 working days from the campaign end date. No cashback shall be credited to supplementary credit card account. SMS will be sent to the winner's registered mobile number with the Bank to inform them that the cashback amount has been credited to their account.
- 27) The Prizes are not transferable or exchangeable for cash or any other items.
- 28) The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
 - 27.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 27.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign
- 29) 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:
 - 28.1 the Bank may charge the refund amount to the cardholder's credit card account; or
 - 28.2 the Bank may debit the refund amount from any current or savings account held by the cardholder with the Bank.
- 30) 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.

Winner Selection

(A) Daily Prize

- 31) Winners will be selected based on a prefixed cashback prizes placement according to the sequential order of the transaction done on that day until the capping for the number of daily winners has reach the capping as stated in Clause 19.
- 32) Transactions that do not fall under the prefixed cashback prizes placement will not be eligible for Daily Prize.

(B) Grand Prize

- 33) A total of ten (10) winners will be selected at the end of Campaign Period as follows:
 - 32.1 Five (5) Grand Prize winners based on top five (5) highest entries; and
 - 32.2 Five (5) Grand Prize winners based on the method as explain in Clause 33 of this Terms and Conditions.

- 34) All Qualified Cardholders with Entries will be listed ("List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the List will be divided by five (5) and the result rounded down to the nearest whole number. The winners will be customers appearing on the List at the position which matches the 1st multiple up to the 5th multiple.

Example: If there are total of 10,000 Entries, then the total will be divided by 5. The result is 2,000. The first winner will be the customer at the position no. 2,000, the second winner at position no. 4,000, and so on until the 5th winner on the List is selected.

- 35) In the event any of the grand prize winners did not meet all the criteria set out in this Campaign or a cardholder is chosen as a winner more than the maximum allowable quantity as provided in this terms and conditions, the next Eligible Cardholder named in the List will be selected as the new winner.

General

- 36) The Bank shall not be liable for any cost incurred by the Eligible Cardholder in participating in this Campaign including but not limited to cost of internet connectivity for the games.
- 37) The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
- 38) 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.
- 39) 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.
- 40) By participating in the Campaign, all participants:
- agree to participate in any interviews, prize giving ceremony or other publicity events required by the Bank;
 - 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
 - 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.
- 41) 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.
- 42) All information is accurate at the time of publication.