

Staff Get Member (January 2018 – June 2018) Campaign 2018 TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Staff Get Member (January 2018 – June 2018) Campaign (“**Campaign**”) will run from 15 January 2018 to 30 June 2018, 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. The Campaign is open to all staffs who are currently working in: -
 - (i) Standard Chartered Bank Malaysia Berhad; or
 - (ii) Standard Chartered Global Business Services (M) Sdn. Bhd.
 - (iii) Price Solutions Sdn Bhd
- (“Eligible Referrer”)**
4. Employee(s) who has resigned, being suspended or have the service terminated for whatsoever reason(s) during or before the campaign fulfillment period will not be entitled to receive any rewards under this Campaign.

Participation

5. To enter this Campaign, the Eligible Referrer must refer their friend(s)/family by completing and submitting the Staff Get Member Online Form in the form link below:
https://www.sc.com/my/credit-cards/mgm/refer/?step=basic_data
6. By completing and submitting the Staff Get Member Online Form, the Eligible Referrer represent, undertakes and confirms to SCBMB the following: -
 - (i) The Eligible Referrer have obtained express consent from the referral to disclose his/her name and contact details to SCBMB; and
 - (ii) The Eligible Referrer confirmed that the referral has no objections to SCBMB contacting them for the purposes of this Campaign; and
 - (iii) The Eligible Referrer have informed the referral to read the privacy notice at SCB’s website www.sc.com/my/; and
 - (iv) The Eligible Referrer agree and consent for your name to be disclosed to the referral for this Campaign; and
 - (v) The Eligible Referrer agree and consent for their name and picture to be taken and publish in any form of communications regarding this Campaign.
7. The Eligible Referrer cannot refer themselves as the referral under this campaign.
8. All staffs on Front Line Incentive Plan (FLIP) and incentives are not eligible to participate in this campaign.

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Rewards

9. The referral will be considered as a Successful Referral when he/she: -

- (i) Has not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before his/her credit card under this Campaign is issued; and
- (ii) Apply for Standard Chartered Bank Malaysia Principal credit card; and
- (iii) Not a staff of:
 - a. Standard Chartered Bank Malaysia Berhad; or
 - b. Standard Chartered Saadiq Berhad; or
 - c. Price Solutions; or
 - d. Standard Chartered Global Business Services (M) Sdn. Bhd.

During or before the campaign fulfillment period under this Campaign; and

(iv) Credit card is approved based on the schedule below: -

Referral Referred Month	Referral's Card Approved Month
January 2018	January – March 2018
February 2018	February – April 2018
March 2018	March – May 2018
April 2018	April – June 2018
May 2018	May – July 2018
June 2018	June – August 2018

(v) Approved credit card is at least one of the below: -

- a. Priority Banking Visa Infinite
- b. WorldMiles World MasterCard®
- c. JustOne Platinum MasterCard®
- d. Visa Platinum
- e. Cashback Gold MasterCard®

(vi) Referral's mobile number provided for credit card application and registered in bank system is the same as referral's mobile number in the Staff Get Member Online Form

10. The Bank's decision on records of the Referral's application and approval dates will be final and conclusive.

11. The approval of each application is subject to the Bank's usual approving criteria.

12. Under this Campaign, the Eligible Referrer will be entitled for:

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Reward	Criteria	Capping
RM100 Cashback	Successfully refer 1 Successful Referral	-
Smart Wireless Earphone worth RM849 each	Entitle entries for monthly prize with at least 1 Successful Referral for the monthly prize month	10 units per campaign month
Smartphone 64GB worth RM5,149 each	Fastest to refer the most Successful Referral in each campaign month	1 unit per campaign month
Smart Notebook Pro 15" 256GB worth RM10,799 each	Fastest to refer the most Successful Referral in the campaign period	1 unit

- The cashback will be credited into the Eligible Referrer's credit card.
- If the Eligible Referrer does not have a credit card, then the Eligible Referrer must apply for a credit card. If the credit card application got rejected, then the cashback will be credited into the Eligible Referrer's current account/ savings account.
- The referrer will earn one (1) entry for each referred Successful Referrer.
- Selection of the Smart Wireless Earphone winner schedule:

Referral Referred Month	Winner Selection Month
January 2018	April 2018
February 2018	May 2018
March 2018	June 2018
April 2018	July 2018
May 2018	August 2018
June 2018	September 2018

- All qualified referrers with entries will be listed and sorted in ascending order in accordance to their unique bank identification number in the Bank's records. The total number of Entries in the list will be divided by ten (10) and the result rounded down to the nearest whole number. The winner will be referrer appearing on the list at the position which matches the 1st to the 10th multiple.

Example: If there are total of 500 Entries, then the total will be divided by 10. The result is 50. Customer at position no.50, 100, 150, 200, 250, 300, 350, 400, 450, and 500 will be selected as the winner of the Smart Wireless Earphone.

- The selection criteria for the winner of the campaign's top the Eligible Referrer that is entitled for the reward of Smart Notebook Pro 15" 256GB is the total number of Successful Referrals referred from January 2018 till June 2018.

- g. Definition of 'fastest to refer the most Successful Referral':
- The fastest Eligible Referrer to refer the most number of referred Successful Referral; and
 - The fastest Eligible Referrer to refer the most number of referral.
- h. Duplication of referred referral will be removed, and be treated as one (1) referral.

13. The reward awarded the Eligible Referrer under this campaign is taxable and will be reported in the Eligible Referrer's following month EA form as Benefit-In-Kind (BIK) as per table below:

Reward	EA Form Reporting Value
RM100 Cashback	RM100
Smart Wireless Earphone	RM849
Smartphone 64GB*	RM5,149*
Smart Notebook Pro 15" 256GB	RM10,799

*The first smartphone received under this campaign is not taxable and will not be reported in the Eligible Referrer following month EA form. Second and above smartphone received under this campaign will only be taxable and will be reported in the following month EA form.

14. The accumulation number of referred Successful Referral by the Eligible Referrer that is entitled to win the monthly Smartphone reward is based on a monthly referral basis.

Example: Jason refers 5 friends in January, 3 friends in February, and 1 friend in March. If all his referred friends are Successful Referrals. Jason's monthly accumulation of Successful Referral will be based on the table below:

Referral Referred Month	Total Number of Referred Successful Referral
January 2018	5
February 2018	3
March 2018	1

15. Only one time Cashback reward will be given to the Eligible Referrer for each of his/her referred Successful Referral regardless of the number of SCB Credit Cards applied for and duly approved for the referral by the Bank.

Referral Referred Month	Referral Card Approved Month	Latest Cashback Fulfilment (if Staff has existing credit card)
January 2018	January - March 2018	30 April 2018
February 2018	February - April 2018	31 May 2018
March 2018	March - May 2018	30 June 2018
April 2018	April - June 2018	31 July 2018
May 2018	May - July 2018	31 August 2018
June 2018	June - August 2018	30 September 2018

- a. In addition to clause 9b, if the Eligible Referrer do not have credit card during the stage of fulfillment, the referrer must apply for a credit card within 5 working days from each *Latest Cashback Fulfillment* date. The cashback reward will be forfeited if the referrer did not apply for a credit card.

- b. The referrer who are entitled for the cashback reward but do not have a credit card, his/her contact detail and staff ID will be shared to the sales staff to assist the referrer to apply for a credit card.
- c. The cashback fulfilment schedule for referrer who do not have a credit card during the stage of fulfilment:

Referral Referred Month	Referral Card Approved Month	Latest Cashback Fulfilment (New credit card/ CASA)
January 2018	January - March 2018	30 May 2018
February 2018	February - April 2018	31 June 2018
March 2018	March - May 2018	30 July 2018
April 2018	April – June 2018	31 August 2018
May 2018	May – July 2018	31 September 2018
June 2018	June – August 2018	30 October 2018

- 16. The Eligible Referrer must ensure that the Eligible Referrer submit their valid mobile number in the Staff Get Member Online Form.
- 17. The Eligible Referrer loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards as stated in clause 10 in the EA Form Reporting Value to the Bank if:
 - a) The referred referral breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the Eligible Referrer and referred referral did not in fact satisfy the requirements under this Campaign.
- 18. This refund may be done by either of the following methods, at the Bank's discretion, and referrer agrees for this to be done:
 - a) The Bank may charge the refund amount to the referrer's credit card account; or
 - b) The Bank may debit the refund amount from any current or savings account held by the referrer with the Bank.
- 19. The Bank will not entertain any request to change the Reward.
- 20. If you do not receive the Reward within the scheduled fulfillment date as stated in the table in clause 15 above, you must inform us within 10 days from the latest scheduled fulfillment date. We will arrange for the fulfillment of the Rewards to you after the bank confirmed that you had fulfilled the requirement.

General

- 21. The Bank's decisions relating to this Campaign are final and binding on all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
- 22. 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, and in the Bank's branches.
- 23. By participating in this Campaign, all participants:
 - (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers for purposes of running this Campaign and delivering the Reward; and
 - (ii) agree to participate in any interviews or other publicity events required by the Bank; and
 - (iii) 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

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(iv) 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.

24. 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.