

# Standard Chartered Uber Campaign (1 October 2016 – 30 September 2017) Terms and Conditions

## Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") UBER Campaign ("Campaign") commences on 01 October 2016 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.
  - a) The Campaign is open to any individual who is a resident of Malaysia, who during the Campaign Period applies for any one of the Standard Chartered Bank Malaysia Berhad Credit Cards (excluding Corporate Cards) ("SCBMB Cards") and existing SCBMB Cardholders
  - b) This Campaign applies only to territories where Uber service is lawful and licensed (if applicable). The Bank has the right to reverse and cancel the cashback payment under this campaign should it come to the Bank's knowledge that the rides were taken in any territory other than stated in the foregoing clause. This campaign is open for the participation of the Bank's customer as ride sharer to the rides sharing platform and/or service managed by Uber, (hereinafter collectively referred to as the "Eligible Cardholders"), excluding the following categories of persons who are not eligible to participate in the Campaign:
    - a) Cardholder(s) who have cancelled his/her SCBMB Cards within three (3) months before the date of application and is/are applying or re-applying for any SCBMB Cards under the Campaign;
    - b) Holder(s) of invalid or cancelled SCBMB Cards and/or whose accounts are delinquent within the Bank's definition at any time during the Campaign Period, (hereinafter collectively referred to as the "Non-Eligible Cardholders").

## Participation

4. Offers available to the Eligible Cardholders as per table below:

Type	Offer	Criteria
SCB Cashback Offer	20% Cashback on all Uber rides	Minimum spend of RM750 for the calendar month on the Qualifying Transaction(s) as stated in <b>Table A</b>
UBER Sign-Up Offer	3X complimentary rides on Uber capped at RM10 per ride	Register a new account on Uber mobile application with your SCBMB Cards

## Cashback

5. All Eligible Cardholder who fulfilled the minimum spend criteria as illustrated in **Table A** below is eligible for Cashback :

Minimum Spend Criteria	Qualifying Transaction
RM750 or above for the Calendar Month	All retail transaction only excluding transactions as below: <ul style="list-style-type: none"> <li>• MCC Category – Government Services (MCC codes 9211, 9222, 9223, 9311, 9399 and 9405)</li> <li>• Void, disputed or charged back transactions</li> <li>• Balance Transfer and/ or Cash On Call facility</li> <li>• Cash Advances and/ or Cash Withdrawal fees</li> <li>• Annual fee</li> <li>• Retail interest</li> <li>• Late fee</li> <li>• Finance Charge</li> </ul>

**Table A – Minimum Spend Criteria with Qualifying Transaction**

6. The Cashback will be credited into the Eligible principal Cardholder’s credit card account within thirty (30) calendar days after the end of each calendar month as illustrated in **Table B** below:

Calendar Month End	Cashback crediting date
31 October 2016	30 November 2016
30 November 2016	30 December 2016
31 December 2016	30 January 2017

**Table B – Illustration of Cashback crediting date**

7. The Cashback given to the Eligible Cardholders are subject to a maximum of RM60 per Calendar Month (“Individual Monthly Cap”). The table below illustrate the maximum capping on the cash back.

Month	Retail Spend per mth (RM)	Uber Ride Spend per mth (RM)	20% Cashback on Uber Ride (RM)	Final Cashback Entitlement (RM)
Month 1	750	300	60	60
Month 2	1,200	500	100	60
Month 3	500	300	0	0

**Table C – Illustration of Maximum Cashback Entitlement**

8. Cashback is limited to one (1) per Eligible Cardholder per Calendar Month, regardless of how many SCBMB Cards they hold and spend on.
9. Cashback cannot be transferred, nor can they be exchanged for any other item.
10. The Cashback winner will receive a SMS notification once the Cashback is credited for the calendar month.
11. The Eligible Cardholder will lose his/her entitlement to the Cashback and must refund the Cashback received to the Bank if:
- a) The customer breaches any of the terms and conditions of the SCBMB Card; and/or

- b) The Bank discovers at any time that the customer did not satisfy the requirements under this Campaign
- 12. This refund may be done by either of the following methods, at the Bank's discretion, and the participants hereby agree for the following to be done:
  - a) The Bank may charge the refund amount to the customer's credit card account; or
  - b) The Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
- 13. If a customer closes and/or cancels all his/her SCBMB Card 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. Cashback will not be paid to the customer's current and/or savings account with the Bank.
- 14. If an Eligible Customer holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined to meet the Qualifying Spend Criteria. Retail transactions made by supplementary credit cardholders will also be combined with retail transactions made by the principal cardholder to meet the Qualifying Spend Criteria.
- 15. 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 be counted in fulfilling the Qualifying Spend Criteria. The monthly billed instalment amounts will not be counted in fulfilling the Qualifying Spend Criteria.
- 16. Transactions must be posted to the Eligible Cardholder's credit card account(s) within the seven (7) calendar days after the end of each Calendar Month if they are to be included in the Qualifying Spend Criteria. 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.
- 17. If a customer is entitled to rewards under more than one promotional campaign run concurrently by the Bank with this campaign, the Bank reserves the right to determine which reward the customer is entitled to.

### Uber Sign-Up Offer

- 18. The Uber sign-up Offer is open to all Eligible Cardholders who register his/ her account on Uber mobile application with his/ her SCBMB Cards for the first time.
- 19. Once successfully registered, the Bank would send a promo code either through SMS or Email (which will be decided by the bank at the bank's sole discretion) whereby the Eligible Cardholders can apply the promo code to get three (3) times Uber complimentary ride, capped at RM10 per ride.
- 20. The promo code will be valid throughout the Campaign Period. However, the Uber sign-up Offer will expire within sixty (60) calendar days after the campaign end period.
- 21. For any matters or issues arising from the Uber Sign-Up Offer and the usage of the promo code, the Eligible Cardholder must resolve the matter directly with Uber. The Eligible Cardholder can contact Uber Support at this link <https://help.UBER.com>
- 22. The Eligible Cardholder can only redeem the complimentary ride up to RM10 at a time. No combination of complimentary rides is allowed.

- a) If the cost of a complimentary ride is more than RM10, then first RM10 will be complimentary. The remaining balance will be charged to the SCBMB Cards on the Uber account.
- b) If the cost of a complimentary ride is less than RM10, any remaining balance will be forfeited.

## General

23. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
24. The Bank's decision on all matters relating to this Campaign is final and binding and no appeal or correspondence will be entertained. If any matters, dispute or claim arises which are not covered in these Terms and Conditions, they will be determined by the Bank at the Bank's sole discretion.
25. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change to the Terms and Conditions will be announced on the Bank's website at [sc.com/my](http://sc.com/my) or other channel(s) identified by the Bank.
26. By participating in the Campaign, all participants
  - a) agreed to participate in interviews or other publicity events required by the Bank;
  - b) 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
  - c) 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
27. 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.