

Standard Chartered Year End Cashback Campaign (1 November 2016 – 28 February 2017) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **YEAR END CASHBACK CAMPAIGN (NOV 2016 – FEB 2017)** ("Campaign") commences on **1 NOVEMBER 2016** and ends on **28 FEBRUARY 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 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 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 or within 3 months after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

Participation

6. To participate, Eligible Cardholders must:
 - 6.1 Successfully register their SCBMB Card by:
 - (a) Sending a text message via short messaging service (SMS) to 66399 as explained in Clause 25 ("SMS Registration"); or
 - (b) Register online at sc.com/my/ ("Website") as explained in Clause 26 ("Online Registration")

AND

- 6.2 Spend a minimum amount of RM50 in a single retail transactions (whether local or international) ("Minimum Spend Criteria") using SCBMB Card during the Campaign Period to earn one (1) entry to stand a chance to win Daily Prize, Weekly Prize and/or Grand Prize ("Qualified Cardholders").

7. Upon successful registration as per Clause 6 above, Qualified Cardholders who meet the Minimum Spend Criteria during the Campaign Period will earn entry (s) (as defined in Table A) and stand a chance to win Daily Prize, Weekly Prize and/or Grand Prize.

Retail Transactions	Number of Entries
Every RM50 Local Retail Spend	1
Every RM50 Overseas Retail Spend	2
Every RM50 of first time retail spend for new card approved within Campaign Period	10
Cumulative Retail Spend of RM500 and above per week	50

(Table A: Entries Table)

8. New SCBMB Card refers to cardholders whose application for any SCBMB Card during the Campaign Period is approved and who has not hold any SCBMB Card within six (6) months prior to the commencement of this Campaign
9. 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.
10. If an Eligible Cardholder holds more than one SCBMB Card, retail transactions made using each SCBMB 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 cardholder to meet the Minimum Spend Criteria.
11. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction as posted to the Eligible 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.
12. Transactions made by **28 February 2017** must be posted to the Eligible Cardholder's credit card account(s) by **7 March 2017** to be included towards meeting the Minimum 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.
13. 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

14. **Grand Prize:** Eligible Cardholders shall earn and accumulate entries as define in Table A above starting from the first day of Campaign Period to be in the running to win one (1) of the Grand Prize regardless of the date of the registration provided that the registration is made within the Campaign Period.

Category	Prize (Cashback)	Total Winners during Campaign Period
Grand Prize	RM10,000	8

15. **Weekly Prize:** Eligible Cardholders shall earn and accumulate entries as define in Table A above starting from the day he/she has successfully registered for the Campaign to be in the running to win one (1) of the twenty (20) weekly prize. The total number of weekly prize are as follows:-

Category	Prize (Cashback)	No. of Winners per week	Total Winners during Campaign Period
Weekly Prize	RM1,000	20	340

16. **Daily Prize:** Eligible 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 to be in the running to win one (1) of the one hundred (100) daily prize. The total number of the daily prize are as below:

Category	Prize (Cashback)	No. of Winners per day	Total Winners during Campaign Period
Daily Prize	RM50	100	12,000

17. For Daily Prize, all retail transactions will be calculated from Malaysian time 0000 hours to 2359 hours during the Campaign Period.
18. An Eligible Cardholder is eligible to win a maximum of four (4) Daily Prize(s), one (1) Weekly Prize(s) and one (1) Grand Prize during the Campaign Period, regardless of how many SCBMB Cards he/she is holding.
19. The total amount of cashback an Eligible Cardholder can win for this Campaign is capped at **RM11,200 only.**
20. The total amount of cashback for this Campaign is capped at **RM1,020,000 only.**
21. All cashback will be credited into the Eligible 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 card account. There will be a notification SMS sent to Eligible Cardholders once the cashback has been credited to their credit card account.
22. The cardholder loses his/her entitlement to the cashback and will have to refund the cashback to the Bank if:
- 22.1 the cardholder breaches any of the terms and conditions of the SCBMB Card; or
 - 22.2 the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign,

23. 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.
24. 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.

SMS Registration

25. Any SMS Registration must comply with the following requirements:-
- (a) The SMS must be composed as follows: **Q4** and sent 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 Campaign Period. 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.
 - (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 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 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.

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.

Online Registration

26. Any Online Registration must comply with the following requirements:-
- (a) Register online at sc.com/my/
 - (b) Each Online Registration received will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
 - (c) The Online Registration must be received by the Bank within the Campaign Period. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.

- (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Cards held by the Eligible Cardholder including supplementary cards.

Winner Selection

27. The prizes as stated in Clause 14, 15 and 16 will be available to the selected winners of the Campaign in the following manner:-

i) Grand Prize

- a) At the end of the Campaign Period, a total of eight (8) winners will be selected.
- b) Four (4) Grand Prize winners will be selected based on top four (4) highest entries and four (4) Grand Prize winners will be selected based on the method as explain in (c) below.
- c) 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 four (4) 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 4th multiple.

Example: If there are total of 1,000 Entries, then the total will be divided by 4. The result is 250. The first winner will be the customer at the position no. 250, the second winner at position no. 500, and so on until the 4th winner on the List.

ii) Weekly Prize

- a) A total of twenty (20) winners per week will be selected at the end of the month during the Campaign Period.
- b) Winners will be selected based on top twenty (20) highest entries for the week.
- c) The table below illustrate the duration of the week.

Week	Duration
1	1 Nov – 7 Nov
2	8 Nov – 14 Nov
3	15 Nov – 21 Nov
4	22 Nov – 28 Nov
5	29 Nov – 5 Dec
6	6 Dec – 12 Dec
7	13 Dec – 19 Dec
8	20 Dec – 26 Dec
9	27 Dec – 2 Jan
10	3 Jan – 9 Jan
11	10 Jan – 16 Jan
12	17 Jan – 23 Jan
13	24 Jan – 30 Jan
14	31 Jan – 6 Feb
15	7 Feb – 13 Feb
16	14 Feb – 20 Feb
17	21 Feb – 28 Feb

iii) Daily Prize

- a) At total of hundred (100) winners per day will be selected at the end of the month during the Campaign Period.
- b) All Qualified Customers with Entries will be listed (“Daily List”) and sorted in the ascending order in accordance to their unique bank customer internal identification number in the Bank’s records. The total number of Entries in the Daily List will be divided by hundred (100) and the results rounded down to the nearest whole number. The winners will be customers appearing on the Daily List at the position which matches the 1st multiple up to the 100th multiple.

Example: If there are total of 300 Entries, then the total will be divided by 100. The result is 3. The first winner will be the customer at the position no. 3, the second winner at position no. 6, and so on until the 100th winner on the Weekly List.

28. In the event any of the 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 times as explained in Clause 18, the next cardholder named in the relevant List either the Weekly List or Daily List will be selected as the new winner.

General

29. The Bank’s records of details and transactions are final and conclusive for purposes of this Campaign.
30. 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.
31. 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.
32. 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.
33. 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.