

TERMS AND CONDITIONS

Credit Card Acquisition (Employee Banking) Campaign (October – December 2016)

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Credit Card Acquisition (Employee Banking) Campaign (October – December 2016) (“**Campaign**”) will run from 1 October 2016 to 31 December 2016, 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 only open to New Customers who:
 - a) apply for and whose applications are approved by the Bank for any of the following cards issued by the Bank (“**SCB Credit Cards**”) during the Campaign Period:
 - (i) Cashback Gold MasterCard
 - (ii) JustOne Platinum MasterCard;
 - (iii) Platinum Visa/Mastercard; or
 - (iv) WorldMiles World MasterCard.

AND

- b) maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period,

(“**Eligible Customers**”)

"New Customers" mean applicants who have not held any Standard Chartered Bank Malaysia Berhad credit card as principal cardholder within the past 6 months before the applicant's credit card under this Campaign is issued.

4. Individuals below the age of 21 years are not eligible for participation in this Campaign.
5. New Customers whose card accounts are suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any rewards under this Campaign.
6. Permanent and contract employees of Standard Chartered Bank Malaysia Berhad are not eligible to participate for this Campaign.
7. Participant must be a staff of companies listed in Appendix 1 or Amway Business Owner (**ABO**) to be eligible to participate in this campaign.

Participation

8. To participate in this Campaign, Eligible Customers must:
 - a) (i) apply for any of the SCB Credit Cards listed above during the Campaign Period through the Bank's **offline** channels (Price Solutions Sales Agents or Employee Banking Staffs) and (ii) have their application successfully approved, all within the Campaign Period; and
 - b) activate their approved SCB Credit Card within 45 days from the credit card approval date (**activation criteria**); and
 - c) spend at least RM750 on their approved SCB Credit Card within 45 days from the credit card approval date to qualify for additional cashback (**spend criteria**).

(“**Successful Eligible Customers**”)

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

10. The Bank will notify Successful Eligible Customers via short messages service (SMS) upon approval of their SCB Credit Card application.
11. The approval of each application is subject to the Bank's usual approving criteria.

Rewards: RM150 Cashback + RM 150 Cashback

12. The **Successful Eligible Customers** will receive the following rewards (“**Rewards**”) as set out in Table A below:

Table A: Rewards

Card type	Rewards
Cashback Gold Mastercard Justone Platinum Mastercard Platinum Visa/Mastercard WorldMiles MasterCard	RM150 cashback for activation within 45 days from card approval date and Additional RM150 cashback for minimum of RM750 spend within 45 days from card approval date

13. Only one Reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved.
14. The Rewards will be credited to the Successful Eligible principal cardholder credit card account within 150 days from the last day of the month in which the card was approved.
15. The customer loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the Bank if:
 - a) The customer breaches any of the terms and conditions of the SCB Credit Card; or
 - b) The Bank discovers at any time that the customer did not in fact satisfy the requirements under this Campaign,
16. This refund may be done by either of the following methods, at the Bank’s discretion, and Successful Eligible Customers agree for this 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.
17. If a customer applies for several different credit cards under several different campaigns or promotions at the same time, and all his applications are approved, the customer is entitled to receive a reward under one promotion or campaign only. The Bank reserves the right to decide which reward is to be given to the customer.
18. The Bank will not entertain any request to change the Rewards.
19. If you do not receive the Rewards within 150 days from the last day of the month in which the card was approved, you must inform us within 160 days from the last day of the month in which the card was approved. We will arrange for the crediting of the Rewards to you after the Bank confirmed that you had fulfilled the requirement and the non-crediting of the reward to the Successful Eligible Customer’s Credit Card account.

General

20. 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.
21. 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.

22. 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 Rewards;
 - (ii) agree to participate in any interviews or other publicity events required by the Bank;
 - (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
 - (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.
23. 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.

Appendix 1:

List of companies:

1. Prudential/ EastSpring
2. PWC
3. DELL (KL & PG)
4. RBC (Cyberjaya & Nu Sentral)
5. DHL (GF, Express, SC, IS)
6. Webe (PocketOne)
7. Aegis BDO (Symphony)
8. Technip
9. Digi
10. Deleum
11. AIA Shared Service (Cyber)
12. Northport
13. MSG
14. AXA Affin
15. Cycle & Carriage
16. AEON Big/ AEON Retail (Maluri)
17. Biocon Malaysia
18. Tesco
19. Amway – Amways Business Owner (ABO)