

Terms and Conditions Premium Banking Acquisition Campaign 1 November 2017 – 31 March 2018

Campaign

1. The Standard Chartered Bank Malaysia Berhad (“**SCBMB** or **the Bank**”) Premium Banking Acquisition (November 2017) Campaign (“**Campaign**”) will run from 1 November 2017 to 31 March 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 only open to Premium Banking Customers who;
 - a) applies for a Visa Platinum during the Campaign Period:

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. 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.

Participation

5. To participate in this Campaign, Eligible Customers must:
 - (i) apply for Visa Platinum during the Campaign Period through Premium Banking Managers located in the branches or the Premium Banking Executives also known as the Contact Centre Agents.

and
 - (ii) activate their approved SCB Credit Card within 45-days from the credit card approval date (activation criteria).

 (“**Successful Eligible Customers**”)
6. The Bank’s decision on records of the application and approval dates will be final and conclusive.
7. The approval of each application is subject to the Bank’s approving criteria.

Rewards

Terms and Conditions
Premium Banking Campaign RM150 Cashback Nov 2017 – Mar 2018

8. The Successful Eligible Customers will receive RM150 Cashback subjected to terms and conditions as stipulated throughout this document.
9. Only one Reward will be given to each Successful Eligible Customer regardless of the number of SCB Credit Cards applied for and duly approved.
10. To be entitled for the RM150 Cashback campaign offer, the cardholder is required to activate the credit card within 45-days from card approval date.
11. The Reward will be credited to the Successful Eligible principal cardholder's credit card account **within** 90-calendar days from the last day of the month in which the card was approved.
12. If the cardholder breaches any of the terms and conditions of the SCBMB Credit Card; or the Bank discovers at any time that the cardholder did not in fact satisfy the requirements under this Campaign, the cardholder loses his/her entitlement to the Rewards and must immediately refund the value of the Rewards to the bank.
13. 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.
14. 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.
15. The Bank will not entertain any request to change the Reward.
16. If you do not receive the Reward within 90 days from the last day of the month in which the card was approved, you must inform us within 150 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

17. 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.
18. The Bank may vary any of these Terms and Conditions and extend the Campaign Period. Any such change will be announced on any of the Bank's electronic or non-electronic communication platforms (i.e: the Bank's website at sc.com/my or in the Bank's branches or SMS or Electronic Direct Mail (EDM))
19. Eligible Cardholder(s) acknowledge and agree to access the Bank's website at regular intervals to view the Terms and Conditions and to ensure that they are kept to date with any changes or variations made to these Terms and Conditions.
20. 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;

- (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.

21. 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.