STANDARD CHARTERED BANK MALAYSIA BERHAD

Q2 Acquisition Campaign (April – September 2015)

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank")'s "***Credit Card Acquisition (Apr-Sep 2015) Campaign***" ("Campaign") commences on 1st April 2015 and ends on 30th September 2015, inclusive of both dates ("Campaign Period").

2. By participating in this Campaign, participants agree to be bound by all the terms and conditions stated herein.

Eligibility

3. The Campaign is only open to New Customers who:

   a) successfully 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 Credit Card;
      (ii) JustOne Gold MasterCard;
      (iii) JustOne Platinum MasterCard;
      (iv) Gold Visa/Mastercard;
      (v) Platinum Visa/Mastercard; or
      (vi) 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.

Participation

6. To participate in this Campaign, Eligible Customers must:
   (a) (i) apply for the any of the SCB Credit Cards during the Campaign Period through either the Bank's offline channels (i.e. the Bank's branches, Price Solutions Sales Agents, and any other authorized offline sales channels) or the Bank's online channels (i.e. through our website at www.sc.com/my) 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, ("Successful Eligible Customers").

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

8. The Bank will notify Successful Eligible Customers via short messages service (SMS) upon approval of their SCB Credit Card application.

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

Gift: Santa Barbara Polo & Racquet Club 24" ABS 4 Wheel Luggage Bag (worth approximately RM699)

10. The **first 10,000 Successful Eligible Customers** who meets the Spends Criteria using their SCB Credit Card during the Spends Period as set out in Table A below will receive a Santa Barbara Polo & Racquet Club 24" ABS 4 Wheel Luggage Bag worth approximately RM699 ("Gift").

11. "Spends Criteria" means a minimum of:
    (a) RM800 spent in retail transactions (local or international) with the SCB Credit Card for those customers who applied through offline channels; and
    RM 500 spent in retail transactions (local or international) with the SCB Credit Card for those who applied through online channels.

Table A

Card Approved Month	Spends Period	Transaction Posted By:	Fulfilllment by:
April	1st April– 30th June	14th Jul'15	31st Aug'15
May	1st May– 31st July	14th Aug'15	30th Sep'15
June	1st June– 31st August	14th Sep'15	31st Oct'15
July	1st July – 30th Sep	14th Oct'15	30th Nov'15
August	1st Aug – 31st Oct	14th Nov'15	31st Dec'15
September	1st Sep – 30th Nov	14th Dec'15	31st Jan'16

12. Retail transactions made by supplementary cardholders will be combined with retail transactions made by the principal cardholder to meet the Spends Criteria. If the Eligible Customer has more than one (1) SCB Credit Card, retail transactions made by each of the SCB Credit Cards will be combined to meet the Spends Criteria.

13. Only one Gift will be given to each Successful Eligible Customer regardless of the number of SCB Card Credits applied and approved.

14. 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 SCB Credit Card account during the relevant Spends Period will count towards meeting the Spends Criteria. The monthly billed instalment amounts will not count towards meeting the Spends Criteria.

15. Transactions made within the relevant Spends Period must be posted to the SCB Credit Card account within the corresponding dates set out in Table A above to be included towards meeting the Spends 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.

16. The following retail transactions EXCLUDED from the computation of the Spends Criteria:
    (i) Charges which are subsequently voided disputed or charged-back to the card;
    (ii) Cash advances, cash withdrawals, 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 payment fees, and such other charges.

17. The Gift will be delivered to the principal cardholder within 150 days after the end of the Campaign Period.

18. 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,

    the customer loses his/her entitlement to the Gift and must immediately refund the value of the Gift to the Bank.

19. 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.

20. 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.

21. The Bank will not entertain any request to change the Gift.

22. The Gift will be couriered to the Successful Eligible Customer within 150 days from the month in which the card was approved. Gifts will be delivered by courier to the customer's latest mailing address in the Bank's records. However, delivery will not be made to any address outside Malaysia. Customers whose mailing address in the Bank's record is an address outside Malaysia and/or a PO Box address must provide the Bank with a suitable delivery address at the time of application. If no such address is provided, the customer must collect his/her Gift from a location notified by the Bank.

23. Delivery will be made against written acknowledgement of receipt of the items by the occupant(s) at the delivery address. If any item is unclaimed after 2 weeks from initial delivery date or after two delivery attempts, whichever happens first, the customer must personally collect the item at the address stated on the courier advice sent to the customer. Otherwise, the delivery charges for the item must be paid by the customer.

24. Gifts which are not claimed by **31st March 2016** will be forfeited. Customers whose Gift has been forfeited are not entitled are not entitled to any payment or compensation regardless of the reason for not claiming the Gift.

25. Customers are advised to examine the Gift upon receipt. The Bank makes no representation or warranty regarding the quality or suitability of the Gift. Any dispute or complaint about the gift must be resolved directly with the supplier.

26. The Bank may change or substitute the Gift with an item of similar value if the Gift is recalled or discontinued by its manufacturer or distributor.

General

27. 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.

28. 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 standardchartered.com.my, and in the Bank's branches.

29. 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 Gift;
    - (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.

30. 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.