

STANDARD CHARTERED BANK MALAYSIA BERHAD

SPEND & WAIVE CAMPAIGN

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") SPEND & WAIVE Campaign ("Campaign") commences on 1 August 2015 and ends on 31 March 2016, both dates inclusive ("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 issued by the Bank ("SCBMB Card") **except for the Ineligible Cards listed in Clause 4 below** who invited by the Bank through SMS to participate in this Campaign 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 Customers").
4. The following cards are Ineligible Cards:
 - a) Credit card(s) enjoying Annual Fee waiver in 2015 and 2016;
 - b) Visa translucent
 - c) Business Visa Platinum Credit Card
 - d) Visa Infinite
 - e) Credit cards which are designated as staff credit cards by the Bank
 - f) Corporate cards; and
 - g) Any cards which have been blocked or which are no longer valid
5. Individuals below the age of 21 years are not eligible for this Contest.
6. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer or blocked, during the Campaign Period or within fulfillment period, will not be entitled to receive any Annual Fee waiver under this Campaign.

Participation

7. In order to participate in the Campaign, Eligible customers must spend the required minimum amount specified in the SMS invitation (whether local or international) in retail transactions using their SCBMB Cards and Ineligible Cards ("Minimum Spend Criteria") within the period specified in the SMS ("Spends Period"). A transaction made during the Spends Period must be posted to the Eligible Customer's credit card account(s) within the timelines stated in the table below in order for it to count towards meeting the Minimum Spend Criteria

SMS Invitation	Transactions must be posted by:
1 Aug – 31 Aug 2015	30 Apr-16
1 Sept – 30 Sept 2015	31 May-16
1 Oct – 31 Oct 2015	30 Jun-16
1 Nov – 30 Nov 2015	31 Jul-16
1 Dec -31 Dec 2015	31 Aug-16
1 Jan – 31 Jan 2016	30 Sep-16
1 Feb – 29 Feb 2016	31 Oct 16
1 Mar – 31 Mar 2016	30 Nov 16

8. If an Eligible Customer holds more than one SCBMB Card, retail transactions made using each SCBMB Card and any Ineligible 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.
9. For retail transactions successfully registered under the Bank's easy payment schemes, the original amount of the transaction made during the Spends Period and as posted to the Eligible Customer's credit card account(s) within the timelines stated in the table above will count towards meeting the Minimum Spend Criteria. The monthly billed installment amounts will not count towards meeting the Minimum Spend Criteria. The Bank shall not be responsible for delay in posting of any transaction(s) by the Merchant.
10. 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, balance transfers, disputed transactions, 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.

Annual Fee Waiver

11. All Eligible Customers who meet the requirements in Clause 7 will be entitled to an annual fee waiver on all their SCBMB Cards (principal and supplementary) which are not Ineligible Cards, for annual fees charged **after the end of the respective Spends Period. Only one (1) year's annual fee will be waived**

Example:

Customer A received the SMS invitation in **August 2015**.

He then met the requirements of this Campaign.

He has 3 SCBMB Cards and 1 Ineligible Card where the annual fees are charged in

Jan 2016, May 2016, Nov 2016 and Dec 2016 respectively.

Customer A will only receive an annual fee waiver for the annual fees charged in **May 2016, Nov 2016** and in **Jan 2017**

12. If customer's SCBMB Card(s) is closed, cancelled or blocked before the annual fee waiver is credited, the customer loses his/her entitlement to the fee waiver, and is not entitled to any payment or compensation. No annual fee waiver will be paid to the customer's current and/or savings account with the Bank

General

13. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
14. The Bank's decisions relating to this Campaign are final and binding all participants. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
15. 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 <https://www.sc.com/my/> or channel(s) identified by the Bank.
16. By participating in the Campaign, all participants:
 - (i) agree to participate in any interviews 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.
17. 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.