

TERMS AND CONDITIONS

Standard Chartered Online Supplementary Credit Card Activation CashBack Promotion

(1 February 2015- 31 March 2015)

Campaign

1. The Standard Chartered **Online Supplementary Credit Card Activation CashBack Promotion (1 February 2015- 31 March 2015)** ("Campaign") by Standard Chartered Bank Malaysia Berhad ("Bank") will run from **1 February 2015- 31 March 2015**, 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 open to Bank's existing principal credit card customers who:
 - (a) successfully apply online for, and whose applications are approved by, the Bank for any of the following supplementary credit cards issued by the Bank ("SCB Credit Card") during the Campaign Period:
 - CashBack Gold MasterCard Credit Card
 - JustOne Platinum MasterCard Credit Card
 - JustOne Gold MasterCard Credit Card
 - WorldMiles MasterCard World Credit Card
 - Platinum Visa/MasterCard Credit Card (excluding Standard Chartered Business Visa Platinum credit card, corporate cards and co-brand cards);or
 - Visa Translucent Credit Card

AND

- (b) maintain 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. Individuals below the age of 21 years are not eligible are not eligible for this Campaign.
 5. Customers whose card accounts are suspended, cancelled or terminated for any reason during the Campaign Period or within 3 months after the Campaign Period will not be entitled to any rewards under this Campaign.

Participation

6. To participate in this Campaign, Eligible Customers must:
- (a) apply for a SCB supplementary SCB Credit Card and must submit full and clear copies of the following documents online and have their application successfully approved all within the Campaign Period; and

For Supplementary Card
Copy (Front & Back) Malaysian : Identification Card OR Foreigner : Valid Passport and employment pass

- (b) contact the Bank's Contact Centre to activate their approved supplementary SCB Credit Card as described in the credit card Welcome Pack within 45 days from card approval date;
 ("Successful Eligible Customers").
7. The approval of each application is subject to the Bank's approving criteria.
8. The Bank's records of the application and approval dates will be final and conclusive.
9. The Bank will notify successful approved applicants via short messages service (SMS) that their credit card application has been approved.

Activation CashBack

10. Each Successful Eligible Customer is entitled to an Activation CashBack of RM25 only.
11. The Activation CashBack on supplementary card is limited to one per customer, regardless of the number of supplementary cards applied for and approved. Activation Cashback on the supplementary card will be credited to the principal cardholder's account only. The Activation CashBack will be credited within 60 days from supplementary card activation date.
12. If:
- (a) the customer breaches any of the terms and conditions of the SCB Credit Card; or
 (b) the supplementary cardholder breaches any of the terms and conditions of the supplementary SCB Credit Card; or
 (c) 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 Activation CashBack and must immediately refund the Activation CashBack 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.

General

14. 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.
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 sc.com/my, and in the Bank's branches.
16. 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.