

STANDARD CHARTERED BANK MALAYSIA BERHAD

SWIPE & GET RM50 CASHBACK (APRIL – JUNE) 2015 CAMPAIGN

TERMS AND CONDITIONS

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **SWIPE & GET RM50 CASHBACK (APRIL – JUNE) 2015 Campaign** ("Campaign") commences on **15 April 2015** and ends on **15 June 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. This Campaign is open to credit cardholders of any credit card (other than corporate cards) issued by the Bank ("SCB Card") invited by the Bank through SMS only 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. Individuals below the age of 21 years are not eligible for this Campaign.
5. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Campaign Period or within 3 months after the Campaign Period, will not be entitled to receive any rewards under this Campaign.

Participation

6. In order to participate in the Campaign, Eligible Customers must **make a minimum of 3 retail transactions of any amount** (whether local or international) ("Minimum Swipe Criteria") using their SCB Card on or by **15 June 2015** ("Qualified Customers").
7. If a Qualified Customer holds more than one SCB Card, retail transactions made using each SCB Card will be combined to meet the Minimum Swipe Criteria. Retail transactions made by supplementary cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Swipe Criteria.
8. For retail transactions successfully registered under the Bank's easy payment schemes, the original transaction for the whole amount as posted to the Qualified Customer's credit card account(s) during the Campaign Period will count as one (1) retail transaction only. The monthly billed instalment amounts will not count towards meeting the Minimum Swipe Criteria.
9. Transactions made by **15 June 2015** must be posted to the Qualified Customer's credit card account(s) by **26 June 2015** to be included towards meeting the Minimum Swipe 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.

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, 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.

CashBack

11. At the end of the Campaign Period, the first **500 Qualified Customers** who meet the Minimum Swipe Criteria will be entitled to receive **RM50 CashBack** each.
12. CashBack is limited to one (1) per Qualified Customer, regardless of how many SCB Cards they hold.
13. All CashBack will be credited into the Qualified Customer's principal SCB credit card account as determined by the Bank within fifteen (15) weeks after the end of the Campaign Period. No CashBack will be credited to any supplementary card account.
14. If:
 - 14.1 the customer breaches any of the terms and conditions of the SCB Card; or
 - 14.2 the Bank discovers at any time that he customer did not in fact satisfy the requirements under this Campaign,
 the customer loses his/her entitlement to the CashBack and will have to refund the CashBack to the Bank.
15. This refund may be done by either of the following methods, at the Bank's discretion, and the participants agree for this to be done:
 - 15.1 the Bank may charge the refund amount to the customer's credit card account; or
 - 15.2 the Bank may debit the refund amount from any current or savings account held by the customer with the Bank.
16. If a customer closes and/or cancels **all his SCB Card** account(s) before the CashBack is credited, the customer loses his/her entitlement to the CashBack, and is not entitled to any payment or compensation. CashBack will not be paid to the customer's current and/or savings account with the Bank.

General

17. The Bank's records of details and transactions are final and conclusive for purposes of this Campaign.
18. 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.

19. 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 www.sc.com/my/ or channel(s) identified by the Bank.
20. 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.
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.