

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### WIN BIG CONTEST 2015 (22 JUNE – 13 SEPTEMBER 2015)

#### TERMS AND CONDITIONS

##### Contest

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **WIN BIG 2015** ("Contest") commences on **22 June 2015** and ends on **13 September 2015**, inclusive of both dates ("Contest Period").
2. By participating in this Contest, participants agree to be bound by all the terms and conditions below.

##### Eligibility

3. This Contest is open to credit cardholders of any credit card (other than corporate cards) issued by Standard Chartered Bank Malaysia Bhd ("SCBMB Card") 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 Contest Period ("Eligible Customers").
4. Individuals below the age of 21 years are not eligible for this Contest.
5. Customers whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the customer, during the Contest Period or within 1 month after the Contest Period, will not be entitled to receive any rewards under this Contest.

##### Participation

6. The Contest has 3 rounds ("Rounds") with each Round divided into 4 weeks (each a "Week"), as set out in **Table A below**:

**Table A**

Round	Week	Duration
1	1	22 Jun - 28 Jun
	2	29 Jun – 5 Jul
	3	6 Jul – 12 Jul
	4	13 Jul – 19 Jul
2	5	20 Jul – 26 Jul
	6	27 Jul – 2 Aug
	7	3 Aug – 9 Aug
	8	10 Aug – 16 Aug
3	9	17 Aug – 23 Aug
	10	24 Aug – 30 Aug
	11	31 Aug – 6 Sep
	12	7 Sep – 13 Sep

7. In order to participate in the Contest, Eligible Customers must:
- 7.1 Successfully register their SCBMB Card within the relevant timelines for registration as set out in the **Table B** below by:
- (a) Sending a text message via short messaging service (SMS) to 66300 as explained in **Clause 14 (“SMS Registration”)**; or
  - (b) Registering online at <https://www.sc.com/my/campaign/winbig> (“Contest Website”) as explained in **Clause 15 (“Online Registration”)**;

**Table B**

Round	Registration Opens (Kuala Lumpur time)	Registration Ends (Kuala Lumpur time)
1	22 Jun 12:00am	19 Jul, 11:59pm
2		16 Aug, 11:59pm
3		13 Sep, 11:59pm

**AND**

- 7.2 Spend a minimum amount of **RM500** equivalent in retail transactions (whether local or international) (“Minimum Spend Criteria”) per Week using their SCBMB Card during the Contest Period to earn **10 Contest entries** (“Entries”) per Week, (“Qualified Customers”).
8. Every Week, Qualified Customers will earn an additional **one (1) Entry** for every subsequent **RM50** spent in the same week in retail transactions during the Contest Period.

**Example:**

**Mr A registered via SMS on 25 July**

**Week 1, Round 1:**

Mr A spent RM600 on retail transaction(s) in Week 1; Mr A will not get any Entries.

**Reason: Mr A registered on 25 July and registration for Round 1 is closed on 19 July 11.59pm.**

**Week 5, Round 2:**

Mr A spent RM450 on retail transaction(s) in Week 5; Mr A will not get any Entries.

**Reason: Mr A did not meet weekly minimum retail spend of RM500.**

**Week 8, Round 3:**

Mr A spent RM1,030 on retail transaction(s) in Week 8; Mr A entitled to 20 Entries.

RM500 = 10 Entries

RM530 = 10 Entries

Total = 20 Entries

**Total Entries for Mr A: 20 Entries**

9. If an Eligible Customer holds more than one SCBMB Card, retail transactions made using each SCBMB Card will be combined to meet the Minimum Spend Criteria. Retail transactions made by supplementary credit cardholders will also be combined with retail transactions made by the principal cardholder to meet the Minimum Spend Criteria.
10. 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 credit card account(s) during the Contest Period will count towards meeting the Minimum Spend Criteria. The monthly billed instalment amounts will not count towards meeting the Minimum Spend Criteria.
11. Transactions must be posted to the Eligible Customer's credit card account(s) within the dates shown in **Table C below** to be included towards meeting the Minimum Spend 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.

**Table C**

Round	Transactions must be posted by
1	31 Jul
2	28 Aug
3	25 Sep

12. 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 Contest.
13. If a customer is entitled to rewards under more than one promotion run concurrently by the Bank, the Bank reserves the right to determine which rewards the customer is entitled to.

### SMS Registration

14. Any SMS Registration must comply with the following requirements:
  - (a) The SMS must be composed as follows: **WB<SPACE>Principal Cardholder's NRIC Number (Example: WB 811115105150)** and sent to 66300. Messages in any other format will not be accepted. Only principal cardholder's NRIC will be accepted.
  - (b) The SMS must be received by the Bank's appointed service provider ("SMS Service Provider") within the time set out in **Table B above**. Proof of sending the SMS is not proof that the SMS has been successfully transmitted, and the SMS Service Provider's records of receipt of SMS will be final and conclusive.
  - (c) SMS Registration is on a one-time basis only, and a successful SMS Registration will be valid for all SCBMB Cards held by the Eligible Customer including supplementary cards.
  - (d) Each SMS received by the SMS Service Provider will be automatically acknowledged by an acknowledgement SMS. However, the acknowledgement SMS is only confirmation of receipt and not confirmation of a successful registration.
  - (e) Each SMS must be sent using the Eligible Customer's mobile number registered with and maintained in the Bank's records.
  - (f) Customers are responsible for their own mobile operator's network charges for the sending and receiving of any SMS.

**IMPORTANT NOTES:**

Only SMS sent via Maxis, Celcom, U Mobile or DiGi mobile operators will be accepted by the SMS Service Provider.

There can be significant delays in sending or receiving of SMS. The Bank will not be responsible for any delay or failure in the sending or receiving of any SMS or any resulting failed registration. No appeals on such failed registrations will be entertained.

### Online Registration

15. Any Online Registration must comply with the following requirements:
- (a) Register online at <https://www.sc.com/my/campaign/winbig>
  - (b) Each Online Registration received by will be automatically acknowledged by an online acknowledgement. However, the online acknowledgement is only confirmation of receipt and not confirmation of a successful registration.
  - (c) The Online Registration must be received by the Bank within the time set out in **Table B above**. Proof of submitting the Online Registration is not proof that the registration has been successful and the Bank's record of receipt of Online Registration will be final and conclusive.
  - (d) Online Registration is on a one-time basis only, and a successful Online Registration will be valid for all SCBMB Cards held by the Eligible Customer including supplementary cards.

### Winner Selection

16. At the end of each Round, all Qualified Customers with Entries in each Week will be listed ("Weekly List") and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. The total number of Entries in the Weekly List will be divided by 140 and the result rounded down to the nearest whole number. The winners will be customers appearing on the Weekly List at the position which matches the 1<sup>st</sup> multiple up to the 140<sup>th</sup> multiple. The same steps will be repeated for Week 2 to select the winners, and so on until all winners have been selected for each Week in a Round.

**Example:** If there are total 1,400 Entries in Week 1, then the total will be divided by 140. The result is 10. Week 1 first winner will be Customer at position no.10, the second winner at position no, 20, the third at position no. 30, and so on until the 140<sup>th</sup> winner on the Weekly List.

17. In the event any of the winners did not meet all the criteria set out in this Contest or a customer is chosen as a winner more than once in a Week or a Round, the next customer named in the relevant Weekly List will be selected as the new winner.
18. Customers who have successfully registered for a Round in the Contest will be entitled to participate in that Round and succeeding Rounds only.
19. Customers who have won in previous Rounds are entitled to participate in succeeding Rounds. A customer can win in all 3 Rounds. However, a customer can only win once in each Round.

**Prizes : 40,000 AirAsia BIG Gift Card**

**Table D**

Round	Week	Duration	Total Winners	Booking Period
1	1	22 Jun - 28 Jun	140	5 Oct – 11 Oct 2015
	2	29 Jun – 5 Jul	140	
	3	6 Jul – 12 Jul	140	
	4	13 Jul – 19 Jul	140	
2	1	20 Jul – 26 Jul	140	2 Nov – 8 Nov 2015
	2	27 Jul – 2 Aug	140	
	3	3 Aug – 9 Aug	140	
	4	10 Aug – 16 Aug	140	
3	1	17 Aug – 23 Aug	140	7 Dec – 13 Dec 2015
	2	24 Aug – 30 Aug	140	
	3	31 Aug – 6 Sep	140	
	4	7 Sep – 13 Sep	140	

20. A total **1,680** AirAsia BIG Gift Cards preloaded with **40,000 BIG** Points each (“Gift Card”) will be given out to winners.
21. Prize is limited to one (1) per winner at customer level for each Round regardless of how many SCBMB Cards the customer may hold.
22. Winners are required to register the Gift Card before the end of the booking period for each Round and to redeem the flight destination on the Air Asia website/portal during the specific booking period mentioned. **Table D** sets out the booking period the winners need to comply with. The Bank makes no representation or warranty regarding the availability of flights.
23. Winner(s) need to register their Gift Card before **31 December 2015**. Winner(s) who failed to register their Gift Card before **31 December 2015** may not be able to utilise the points in the Gift Card.
24. All prizes will be awarded to the relevant **principal** cardholder only.
25. Prizes cannot be transferred, nor can they be exchanged for cash or for any other item.
26. The winner will receive a confirmation within fifteen (15) weeks after the end of every Round, and the results will also be announced on the Bank’s website at [www.sc.com/my](http://www.sc.com/my), or any channel(s) identified by the Bank.
27. Prize will be delivered by courier to the customer at the customer’s address as registered in the Bank’s record. Customers whose mailing address in the Bank’s record is an address outside Malaysia or a PO Box address must provide the Bank with a suitable delivery address before the end date of each Round. . Delivery will not be made to a P.O. Box address or to any address outside Malaysia. Delivery redirection to address not registered in the Bank’s records is not allowed. Please note that any changes in address will take at least 14 working days to be processed.

[sc.com/my](http://sc.com/my)  
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**Table E**

Round	Fulfilment Period
1	15 Aug – 30 Aug
2	15 Sep – 30 Sep
3	15 Oct – 30 Oct

28. Delivery will be made against written acknowledgement of receipt of the items by any occupant at the delivery address. If the item is unclaimed after 2 weeks from initial delivery date or after 2 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 must be paid by the customer.
29. Any prize not claimed by **31 December 2015** will be forfeited. Customers whose prize has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the prize.
30. The Bank makes no representation or warranty regarding the quality of the Gift Card. Any dispute or complaint about the Gift Card must be resolved directly with Think Big Digital Sdn Bhd. The Bank will not be responsible for any injury, loss or damage resulting from using the prize.
31. If:
- 20.1 the customer breaches any of the terms and conditions of the SCBMB Card; or
  - 20.2 the Bank discovers at any time that the customer did not in fact satisfy the requirements under this Contest,

the customer loses his/her entitlement to the Prize. Customer who loses his/her entitlement to the Gift Card, and is not entitled to any payment or compensation.

### General

32. The Bank's records of details and dates of registration and transactions are final and conclusive for purposes of this Contest.
33. The Bank's decision on all matters relating to this Contest, including the selection of the winner, is final and binding and no appeal or correspondence will be entertained. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.
34. The Bank may vary any of these Terms and Conditions and extend the Contest Period. Any such change will be announced on the Bank's website at [www.sc.com/my/](http://www.sc.com/my/), or channel(s) identified by the Bank.
35. By participating in the Contest, all participants:
- (i) consent for the Bank to disclose their particulars to the Bank's service providers and suppliers including Think Big Digital Sdn Bhd for purposes of running this Contest and delivering the prizes.
  - (ii) agreed to participate in any prize giving ceremony, interviews or other publicity events required by the Bank;

- (iii) consent 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 contest, marketing, commercial or other related purpose, without any payment or compensation; and

36. The Contest 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 Contest.