

Credit Card Sign-Up Promotion Terms and Conditions

The "Credit Card and Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser". .

1. Promotion Period

This Promotion will run **from 15th July 2024 (11:00 AM) until 22nd July 2024 (11:00 AM)**, both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **22nd July 2024 (11:00 AM)**, and applications received after the Promotion ends will not be considered.

2. Eligibility

The Promotion is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must successfully register their interest for one of the eligible credit cards stated in Clause 2.2.2 ("Eligible Cards") issued by Standard Chartered Bank Malaysia Berhad ("Bank"), as a principal cardholder through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.

2.2.1. Eligible Cards for this Promotion include:

- Standard Chartered Smart Credit Card ("Smart Credit Card")
- Standard Chartered Visa Platinum Credit Card ("Visa Platinum Credit Card")
- Standard Chartered Simply Cash Credit Card ("Simply Cash Credit Card")
- Standard Chartered Journey Credit Card ("Journey Credit Card")

- 2.3. Applicants must be approved for, receive, activate, and use the Eligible Card to **spend a minimum of RM400 per month, for three months** upon the approval of an Eligible Card. For avoidance of doubt, please refer to this table as an illustrative example:

| Amount spent per month | | | Gift Eligibility |
|------------------------|--------------|--------------|------------------|
| Month 1 | Month 2 | Month 3 | |
| RM1,200 | RM0 | RM0 | Not eligible |
| RM0 | RM0 | RM1,200 | Not eligible |
| RM401 | RM823 | RM400 | Eligible |
| RM400 | RM300 | RM500 | Not eligible |

3. Ineligible Applicants

The following categories of applicants are **NOT** eligible to participate in this Promotion:

- 3.1. Existing Principal/Supplementary Cardholders who hold any Standard Chartered Credit Card;
- 3.2. Existing Standard Chartered JumpStart Savings Account-i Account Holder;

- 3.3. Former Bank Cardholders, regardless of principal or supplementary card, who cancelled a Standard Chartered Credit Card within eighteen (18) months preceding the applicant's approval for, and receipt of, an Eligible Card under the terms and conditions of this promotion;
- 3.4. Bank Cardholders whose former credit card account(s) is/was delinquent;
- 3.5. Permanent and contract employees of Standard Chartered Bank Malaysia Berhad and Jirnexu Sdn Bhd.
- 3.6. Any applicants who are participating in any other ongoing Standard Chartered Bank Savings Account/-i(s) sign-up promotions, whether through Standard Chartered Bank or any other authorised third parties.

4. Application Review

- 4.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.
- 4.2. Applicants must ensure their **application is approved by completing the Standard Chartered online application forms in full**. All application links to forms for Eligible Cards and Eligible Products can be found in the welcome email and at the end of WhatsApp Chatbot application journey.
- 4.3. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

5. Credit Card Sign-up Promotion Gift Categories

- 5.1. Each Qualified Applicant is eligible for **one (1)** Credit Card Sign-up Promotion Gift regardless of the number of Eligible Credit Cards the applicant receives during the Promotion Period.
- 5.2. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from Standard Chartered Bank Malaysia Berhad via the Organiser's websites (RinggitPlus.com or CompareHero.my)
- 5.3. **"Premium Gift"** refers to the limited Promotion Gift with a higher value
- 5.4. **"Guaranteed Gift"** refers to a standard Promotion Gift, which is provided to Qualified Applicants who do not receive the Premium Gift
- 5.5. The Guaranteed Gift is split into two sub-categories, "Primary Guaranteed Gift" and "Secondary Guaranteed Gift", the criteria of both is stated in Clause 5.6.
- 5.6. Credit Card Sign-up Promotion Gift categories and its criteria are stated in the table below:

| Credit Card Gift Category | Promotion Gift | Criteria |
|---------------------------|--|---|
| Premium Gift | Samsung Galaxy Z Flip6 | <ul style="list-style-type: none"> • Every Twenty-Fifth (25th) Qualified Applicant based on the list of |

| | | |
|----------------------------------|--|---|
| | | <p>Qualified Applicants provided by Standard Chartered Bank.</p> <ul style="list-style-type: none"> • Qualified Applicants who submit EPF statements as their income document to the bank's online application form. • Capped at Eight (8) units |
| Primary Guaranteed Gift | <u>RM600 Touch 'n Go e-Wallet Credits</u> | <ul style="list-style-type: none"> • Guaranteed to Qualified Applicants who submit EPF statements as their income document to the bank's online application form |
| Secondary Guaranteed Gift | <u>RM500 Touch 'n Go e-Wallet Credits</u> | <ul style="list-style-type: none"> • Guaranteed to Qualified Applicants who do not fulfil the Premium Gift, and Primary Guaranteed Gift criteria above. |

5.7. Credit Card Sign-up Promotion Gift categories and its criteria are stated in the table below: Qualified Applicants who are awarded with the Premium Gift will be announced and published on RinggitPlus' Facebook page by **30th November 2024**.

5.8. Announcements will be made based on the number of recipients for the Premium Gift. If there are not enough recipients by the planned Winner Announcement Date in Clause 5.7, the announcement may not be published.

6. Bonus Gift Categories

Qualified Applicants who have applied for an Eligible Card and the following Eligible Products from Standard Chartered Bank will qualify to receive "Bonus Gifts" in addition to the Credit Card Sign-up Promotion Gift.

6.1. Flexi-on-Balance/FlexiPay Plus

6.1.1. Flexi-on-Balance/FlexiPay Plus Bonus Gift Eligibility Criteria:

- Qualified Applicants must participate in Standard Chartered Flexi-on-Balance/ FlexiPay Plus via SC Mobile App, with a minimum amount of RM500 within 150 calendar days upon approval of their Eligible Card
- Qualified Applicants must be approved for a Flexi-on-Balance/ FlexiPay Plus application with an interest rate greater than 0%.

6.1.2. Flexi-on-Balance/FlexiPay Plus Bonus Gift (Guaranteed):

| Flexi-on Balance/FlexiPay Gift Category | Promotion Gift | Criteria |
|--|-----------------------|-----------------|
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|------------------------------|--|--|
| Bonus Guaranteed Gift | <u>RM200 Touch 'n Go e-Wallet Credits</u> | <ul style="list-style-type: none"> Guaranteed to Qualified Applicants who apply for Flexi-on-Balance/ FlexiPay and meet the criteria stated in Clause 6.1.1 |
|------------------------------|--|--|

6.2. Standard Chartered Jumpstart Savings Account-i

6.2.1. Standard Chartered Jumpstart Savings Account-i Bonus Gift Eligibility Criteria:

- Applicants must successfully register their interest for the Standard Chartered JumpStart Savings Account-i ("Eligible Product") issued by Standard Chartered Bank Malaysia Berhad ("Bank") through the Organiser's websites (RinggitPlus.com or CompareHero.my), **from 31st January 2024** (starting at 11:00 AM) **until 31st July 2024** (ending at 11:00 AM), both dates inclusive, unless otherwise notified ("Promotion Period").
- Applicants must deposit a minimum balance of RM5,000 into their newly opened Standard Chartered JumpStart Savings Account-i and maintain a minimum month-end balance of RM5,000 for three (3) months from the Savings Account opening date.
- Swipe three (3) times on the debit card within the three (3) months from the Savings Account opening date.

6.2.2. Standard Chartered Jumpstart Savings Account-i Bonus Gift Categories:

| Savings Account Gift Category | Promotion Gift | Criteria |
|--------------------------------------|--|---|
| Bonus Premium Gift | Apple iPhone 15 Pro Max or Apple iPhone 15 | <ul style="list-style-type: none"> The Qualified Applicant with the highest average deposit amount throughout the Promotion Period stated in Clause 6.2.1 will receive the Apple iPhone 15 Pro Max The Apple iPhone 15 will be awarded to the Qualified Applicant who will be chosen at random from the list of Qualified Applicants from Standard Chartered Bank Capped at one (1) unit for Apple iPhone 15 Pro Max Capped at one (1) unit for Apple iPhone 15 |

| | | |
|--------------------------------------|--|---|
| Bonus Guaranteed Gift | <u>RM200 Touch n' Go e-Wallet Credits</u> | <ul style="list-style-type: none"> • Qualified Applicants who are not selected to receive the Savings Account Exclusive Gift |
|--------------------------------------|--|---|

7. Selection Process

- 7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clauses 5 and/or Clause 6.
- 7.2. Once the applicant has met the requirements stated in Clause 2.3, Standard Chartered Bank may take up to sixty (60) days to update the list of Qualified Applicants ("Qualified Applicants List"). The bank will then deliver this list periodically to The Organiser.
- 7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from Standard Chartered Bank, after which gift claim instructions will be sent to Qualified Applicants via email.
- 7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift
- 7.5. The Organiser reserves the right to select recipients of **Promotion Gifts** at their absolute discretion, based on the criteria specified in Clauses 5 and/or Clause 6 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

- 8.1. Credit Card and Savings Account Premium Gift Fulfilment
 - 8.1.1. The Organiser is responsible for fulfilment and will send each Promotion Gift via a reputable courier service within twenty-eight (28) days of the qualified applicant submitting complete and accurate gift claim details to the Organiser;
 - 8.1.2. The Organiser is not responsible for any loss, damage, delay, tampering, theft, or modification of the Promotion Gift once it has been collected from the Organiser's place of dispatch for delivery by the courier company.
- 8.2. Guaranteed Gift Fulfilment
 - 8.2.1. The Organiser will send instructions on redeeming the Promotion Gifts to the Qualified Applicants' registered mobile number or email address within twenty-eight (28) days of receiving complete and accurate gift claim details from the Cardholder..
 - 8.2.2. The expiry of the e-Wallet Credit will be indicated, upon fulfilment by the Organiser
 - 8.2.3. The Touch n' Go reload pin (10 digits voucher code), will be provided by the Organiser to the Qualified Applicant. For steps on how to reload, please refer to:
 - <https://www.tngdigital.com.my/reloadpin-awareness>
 - <https://media.ringggitplus.com/s/pdf/campaigns/user-tnc.pdf>
- 8.3. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.

- 8.4. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserve the right to substitute alternative gifts of equivalent or greater value with no notice
- 8.5. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8.6. It is the Qualified Applicant's responsibility to claim their Promotion Gift from the Organiser **within three (3) months from the date of receiving the gift claim email** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.

9. Definitions of Retail Spend

- 9.1. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Flexi on Payment, Flexi on Balance, Cash-On-Call and Cheque-On-Call Plus.
- 9.2. Retail transactions, including those of any supplementary cardholder(s), will be combined and calculated for the qualified applicant to determine their eligibility for receiving the Reward.
- 9.3. Charges which are subsequently voided, disputed or charged-back to the SCB Credit Cards, 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 Promotion.

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card and Savings Account Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my.

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

- 12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;

- 12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;
- 12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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