

April 2020 Standard Chartered Flash Deal Credit Cards Promotion Terms & Conditions

1. The April 2020 Standard Chartered Flash Deal Credit Cards Promotion (hereinafter referred to as “**CCFD2004SC-Promotion**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my and in partnership with Standard Chartered Bank Malaysia Berhad (115793-P) (hereinafter referred to as “Standard Chartered”).
2. Standard Chartered credit cards eligible for **CCFD2004SC-Promotion** are Standard Chartered WorldMiles World Mastercard®, Standard Chartered Visa Platinum Card, and Standard Chartered JustOne Platinum Mastercard® (hereinafter referred to as “**Eligible Credit Cards**”).

Promotion Period

3. The **CCFD2004SC-Promotion** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **21 April 2020** to **23 April 2020**, both dates inclusive;
 - b. “**Standard Gift Redemption Period**” runs from **16 May 2020** to **31 August 2020**, both dates inclusive;
 - c. “**Substitute Gift Redemption Period**” runs from **16 May 2020** to **31 August 2020**, both dates inclusive; and
 - d. “**Promotion Gift Redemption Period**” runs from **16 July 2020** to **31 August 2020**, both dates inclusive.

Promotion Eligibility

4. The **CCFD2004SC-Promotion** is open to individuals who are:
 - a. 21 years old and above; and
 - b. Having a residential address in Peninsular Malaysia; and
 - c. successfully registers interest for any of the Eligible Credit Cards via CompareHero.my website (<https://www.comparehero.my>) or Facebook (www.facebook.com/CompareHero.my) or Instagram (www.instagram.com/comparehero.my) during the Sign-Up Period; and
 - d. is either a New-to-Bank or New-to-Card applicant; and
 - i. New-to-Bank is defined as a person who does not have any accounts or a financial relationship with Standard Chartered.
 - ii. New-to-Card is defined as an existing bank customer who does not hold any active credit card/s from Standard Chartered.
 - e. have their application of the Eligible Credit Cards approved and activated (hereinafter referred to as “**Cardholder/s**”) within forty-five (45) days from the end date of **CCFD2004SC-Promotion**.
5. The following individuals are not eligible for the **CCFD2004SC-Promotion**:
 - a. those who have registered under a different CompareHero.my promotion within three (3) months from the start date of **CCFD2004SC-Promotion**; and/or
 - b. existing Standard Chartered cardholders who cancel any of the Eligible Credit Cards within six (6) months from the date of approval of their Eligible Credit Cards’ application; and/or
 - c. existing Standard Chartered cardholders who are participating in any other concurrent Standard Chartered credit card promotions; and/or
 - d. permanent and/or contract employees of Standard Chartered (including its subsidiaries and related companies) and their respective immediate family members;
 - e. holder(s) of invalid or cancelled Standard Chartered Eligible Credit Cards and/or whose accounts are delinquent within Standard Chartered’s definition at any time during the Sign-Up Period; and/or
 - f. holder(s) of a company and/or corporate Standard Chartered credit cards; and/or
 - g. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their card account/s, any facility, service or accommodation granted by Standard Chartered, including Standard Chartered Online (website); and/or
 - h. those who make a direct or online application for any of Eligible Credit Cards at any Standard Chartered branch / Standard Chartered websites / Standard Chartered sales representatives / other third-party sales agents.
6. CompareHero.my reserves the right to reject information submitted on the CompareHero.my website and social media if we deem it not legible, in non-English alphabets, use of foul language, or suspected as spam.

Promotion Mechanics

7. Cardholders who fulfil Promotion Eligibility (clause 4 and 5) will be considered “**Shortlisted Cardholders**” of the **CCFD2004SC-Promotion**.
8. “**Shortlisted Cardholders**” of the **CCFD2004SC-Promotion**, which are Approved & Activated will be sorted in a list by the application dates from earliest to latest to determine the 1st position & every 4th position(s), where these applicants will be defined as 1st successful Cardholder and every 4th Successful Cardholder(s) respectively. This sorting is done by CompareHero.my, not Standard Chartered.
 - a. APPROVED & ACTIVATED AND SORTED BY APPLICATION DATES IN THE APPROVAL LIST:
E.g. Applicant Number 1 (1st Successful Cardholder) will receive a Promotion Gift and a Standard Gift; Applicant Number 2 to 4 will receive a Standard Gift; Applicant Number 5 (every 4th Successful Cardholder) will receive the Promotion Gift and a Standard Gift; Applicant Number 6 to 8 will receive a Standard Gift, and Applicant Number 9 (every 4th Successful Cardholder) will receive the Promotion Gift and a Standard Gift; and so on.
9. The 1st Successful Cardholder and every 4th Successful Cardholder(s) is eligible for only one (1) **Promotion Gift** & one (1) **Standard Gift**.
10. The **Promotion Gift** is defined as a single unit (1) of PlayStation® PS4™ Slim 1TB. The Promotion Gift is limited to 50 units only.
11. The **Standard Gift** is defined as a single unit (1) of Barry Smith Pocket Air Travel Memory Foam Pillow.
12. The Promotion Gift will be given out to one (1) 1st Successful Cardholder and to forty-nine (49) of every 4th Successful Cardholder(s) OR until the list is exhausted.
13. Successful Cardholders who receive the Promotion Gift are not able to participate in other sign-up card campaigns, promotions or offers by Standard Chartered or its third-party sales agents.
14. Once all **50** Promotion Gifts have been honoured, all remaining Shortlisted Cardholders will each receive the Standard Gift.
15. In the event the Promotion Gift runs out of stock, it is the discretion of CompareHero.my that an alternative or goodwill gift of similar value to be offered as a replacement.
16. Successful Cardholders without a residential address in Peninsular Malaysia will be issued a “**Substitute Gift**” instead.
 - a. Substitute Gift is defined as a RM100 Lazada eVoucher and request for other options will not be entertained.

Gift Redemption

17. For the avoidance of doubt, it is the Successful Cardholder’s responsibility to redeem the Promotion Gift, Standard Gift or Substitute Gift within their respective Redemption Periods.
18. CompareHero.my will contact all Successful Cardholders before the Redemption Period to redeem the Promotion Gift, Standard Gift or Substitute Gift, upon card activation (pending official bank reports) via the following:
 - a. email (email address in CompareHero.my’s record) with gift redemption instructions; and/or
 - b. SMS (mobile phone number in CompareHero.my’s record).
19. The Promotion Gift, Standard Gift and Substitute Gift stated cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
20. The Promotion Gift, Standard Gift and Substitute Gift stated is considered redeemed when a Successful Cardholder responds to the gift redemption email instructions before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained.
21. Delivery or fulfilment of Promotion or Standard Gift is estimated to be within 4 weeks from the date of redemption.
22. The Promotion Gift and Standard Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero.my, based on available stock from the merchant/s. CompareHero.my can replace the Promotion Gift, Standard Gift, or Substitute Gift with something of equivalent or higher value if the merchant/s runs out of stock.

23. The Promotion Gift and Standard Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
24. The use of the Promotion Gift, Standard Gift and Substitute Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of Promotion Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
25. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Promotion Gift or Standard Gift. Please refer to the warranty card / box / notification attached with the Promotion Gift.
26. CompareHero.my and Standard Chartered are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Promotion Gift, Standard Gift and Substitute Gift. Any query and/or dispute on the usage of the Promotion Gift, Standard Gift and Substitute Gift must be directed to, and resolved directly with the issuing merchant/s.
27. Promotion Gift, Standard Gift and Substitute Gift brand/s or merchandise are not a participant in or sponsor of this promotion. The brand/s logo and/or trademarks remains the intellectual property of the brand.
28. By accepting the Promotion Gift, Standard Gift and Substitute Gift, the Successful Cardholder agrees to give CompareHero.my the discretion to publish their name and masked phone number in a list on all CompareHero.my's social media accounts and communication platforms.

General Terms and Conditions

29. The use of the CompareHero.my website and services constitutes the acceptance of the general Terms and Conditions and Privacy Policy.
 - a. For the avoidance of doubt, during the course of using CompareHero.my services, individuals that registered interest and/or applied for a Standard Chartered product listed on CompareHero.my, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero.my and Standard Chartered, for the purposes of the administration of this promotion, including application status, card activation status, and other qualifying criteria.
30. CompareHero.my reserves the right as it deems fit to vary or change any of these promotion terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this promotion with another similar promotion or campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero.my website, social media or in any other manner as CompareHero.my deems fit.
31. In this respect, the participants of this promotion also signifies his/her agreement to access the CompareHero.my website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which CompareHero.my may effect from time to time. Participants also agree that their continued participation in this promotion will constitute their acceptance of these terms and conditions (as varied from time to time).
32. Any cancellation, termination, withdrawal or suspension by CompareHero.my of this promotion will not entitle participants to any compensation against CompareHero.my for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
33. The decisions of CompareHero.my in relation to every aspect of the promotion, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
34. These promotion terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero.my's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

