



January 2019 Hero Giveaway Terms & Conditions

- The (“**January 2019 Hero Giveaway**”) is organized by Compargo Malaysia Sdn Bhd (1050769-U) for CompareHero.my.
- The **January 2019 Hero Giveaway** shall run from 00:00, 22 January to 23:59, 25 January 2019, with both start and end times (Malaysian Standard Time) inclusive (“**January 2019 Hero Giveaway Period**”).
- Depending on context, the following shall be collectively known as (“**Participating Banks**”) and (“**Eligible Credit Cards**”) for the **January 2019 Hero Giveaway**:
 - Standard Chartered Bank Malaysia
 - Standard Chartered JustOne Platinum MasterCard Credit Card
 - Standard Chartered Visa Platinum Credit Card
 - Standard Chartered WorldMiles World MasterCard
- The **January 2019 Hero Giveaway** is open to individuals:
 - 21 years old and above, residing in Malaysia; and
 - successfully registers interest for any of the **Eligible Credit Cards** issued by **Participating Banks** via CompareHero.my website (www.comparehero.my) or Comparehero.my Facebook page (www.facebook.com/CompareHero.my); and
 - becomes a New-to-Bank applicant (NOT existing cardholder who still hold any of the **Participating Banks** credit cards within the past 6 months prior to the **January 2019 Hero Giveaway** start date).
- Depending on context, the following shall be collectively known as (“**Hero Giveaway Gift**”) for each of the **Participating Banks** in the **January 2019 Hero Giveaway**:
 - 1X Harman Kardon Onyx Mini
- A **Hero Giveaway Gift** will be honoured to the all Successful Applicants of the **January 2019 Hero Giveaway**.
 - (“**Successful Applicants**”) are defined as
 - individuals who successfully activated their approved Eligible Credit Card; and is
 - sorted by the card activation date (closest to **January 2019 Hero Giveaway Period** to furthest from **January 2019 Hero Giveaway Period**); and
 - registration of interest date of the **Eligible Credit Card** via CompareHero.my during the **January 2019 Hero Giveaway Period**.
- **Successful Applicants** are only entitled to 1 (one) **Hero Giveaway Gift** (unless otherwise stated), even if the applicant has been approved for more than 1 (one) credit card from the same bank.
- The **Hero Giveaway Gift** cannot be transferred to other party or parties, and is not exchangeable for cash, credit, or other goods.

- CompareHero.my will send a **Gift Redemption Email** to **Successful Applicants** that contain a **Gift Redemption URL, Gift Redemption Code**, and instructions on how to redeem the **Flash Deal Gift**.
- **Successful Applicants** are responsible for providing their delivery information to **CompareHero.my** via the **Gift Redemption Form** before 25 May 2019. Any redemption after that date will not be entertained and no gift will be given.
- **Hero Giveaway Gift** will be fulfilled between 6-8 weeks from the activation date of the approved **Eligible Credit Cards** (pending official bank reports, stock availability, and delivery schedules).
- **Hero Giveaway Gift** choice of colour is at the discretion of CompareHero.my and based on available stock.
- CompareHero.my can replace the **Hero Giveaway Gift** with something of equivalent or higher value if it runs out of stock.
- **CompareHero.my** is not responsible for any loss, damage, delay, tampering, theft or modification of the **Hero Giveaway Gift** once it has been collected from **CompareHero.my's** place of dispatch for delivery by the courier company.
- All servicing or warranty claims should be directed to the manufacturer or distributor of the **Hero Giveaway Gift**. Please refer to warranty card / box / notification attached to the **Flash Deal Gift**.
- **Successful Applicants** who receive a **Hero Giveaway Gift** is still able to participate in campaigns, promotions, and offers on the websites of the **Participating Banks**.
- By applying for cards from the **Participating Banks**, **Successful Applicants** agree to these terms and conditions, and consent to the use of their personal data for administrative purposes for this offer and other purposes.
- Decisions on the **Hero Giveaway Gift** to **Successful Applicants** are deemed final and any appeal raised will not be entertained after.
- **CompareHero.my** reserves the right to amend the terms and conditions, cancel, terminate or suspend the **January 2019 Hero Giveaway** without notice. Any cancellation, termination or suspension of the **January 2019 Hero Giveaway** by **CompareHero.my** shall not entitle the visitors to any claim or compensation against **CompareHero.my** for any inconvenience, loss, or damage incurred by the visitor as a direct and/or indirect result of such cancellation, termination or suspension.
- Should there be **January 2019 Hero Giveaway** terms and conditions written in English, Bahasa Malaysia, and Chinese, all language versions are considered to be equally authentic. In the event of any discrepancy between the three aforementioned versions, the English version shall prevail in determining the spirit, intent, and meaning of these terms and conditions.
- The terms and conditions contained here shall be governed by and construed in accordance with the laws of Malaysia.
- CompareHero.my reserves the right to amend these Terms & Conditions at any point without prior notice and reserves the right to cancel the offer without prior notice. Cancellation, termination, or suspension of the offer by CompareHero.my will not entitle **Successful Applicants** any compensation or claims for any loss, damages, and inconveniences caused.