

STANDARD CHARTERED BANK MALAYSIA BERHAD

STANDARD CHARTERED VISA INFINITE CREDIT CARD

Terms & Conditions

Introduction

You must read these terms and conditions together with the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, the Rewards Terms and any other documents referred to in Part A of our Client Terms forming our banking agreement. If there is any inconsistency between these terms and conditions and the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, or the Rewards Terms, these terms and conditions shall prevail.

Key Words

The meaning of key words *printed like this* and other words used in our banking agreement are explained at the end of the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, and the Rewards Terms. Some additional key words which apply to the additional services for your credit card referred to in these terms and conditions are explained at the end of these terms and conditions.

Visa Infinite

The issuance of the Visa Infinite Credit Card and its use is subject to these terms and conditions, the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, the Rewards Terms and any other documents referred to in Part A of our Client Terms forming our banking agreement. The terms and conditions stated herein can be located at our link <https://www.sc.com/my/>. All these terms and conditions are binding on you once you have received and/or used the Visa Infinite Credit Card.

360° Reward Points Earning and Validity

1. 360° Rewards Points are awarded based on the total posted Ringgit amount or retail purchases made with your Visa Infinite Credit Card. 360° Rewards Points are accumulated on a daily basis and will be rounded either up or down to the nearest point.
2. For every RM1 spent on local retail purchases posted on to Visa Infinite Credit Card, 1 point will be credited to your Visa Infinite Credit Card account.
3. For every RM1 spent on overseas retail purchases posted on to Visa Infinite Credit Card, 5 points will be credited to your Visa Infinite Credit Card account. Overseas retail purchases are defined as transactions performed outside of Malaysia in foreign currency.
4. 360° Rewards Points earned are valid for a maximum of 3 years only.
5. The following purchases made on your Visa Infinite Credit Card will not earn any points:
 - a) Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions and other fees and charges charge by the bank.
 - b) Balance products including but not limited to Balance Transfers, Balance Transfer Plus, Cheque On Call, Cheque On Call Plus, Flexipay, Flexipay Plus, Flexi On Balance, Flexi On Balance Plus, Easy Payment Scheme (EPS)
 - c) Government service tax and any other form of service or miscellaneous fees
 - d) Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies
 - e) Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations

- f) Transactions under Merchant Category Code (MCC) 8999 "Professional Services" which include but are not limited to JomPAY transactions, FPX transactions and Paypal transactions
 - g) Petrol transactions made at petrol stations or petrol kiosks including purchases of petrol
6. For avoidance of doubt, casino transactions are considered as cash advances by the Bank.
 7. 360° Rewards Points earned have no cash or monetary value. 360° Rewards Points earned are not transferable to or from any other card, account, or any third party. 360° Rewards Points earned are not exchangeable for cash or credit.
 8. Only the principal cardholder is entitled to make any redemption of the 360° Rewards Points.
 9. You may not use any 360° Rewards Points or be eligible to earn any 360° Rewards Points if the status of your account is not normal, current or delinquent and if you or any supplementary cardholder is in default or otherwise have not complied with our banking agreement.

Airport Lounge Access

1. Principal Cardholder's complimentary access to airport lounges is limited to 2 times annually.
2. Airport lounge access service is provided by LoungeKey by showing Visa Infinite Credit Card when visiting airport lounge.
3. A charge of USD27 per person per visit will be debited to your Visa Infinite Credit Card account for:
 - a. each access exceeding the Cardholder's airport lounge complimentary access
 - b. each accompanying guest of Cardholder to airport lounge
 - c. each access of using Supplementary Visa Infinite Credit Card
 - d. access of using both Priority Pass card and Visa Infinite Credit card at the same time and day.
 - e. access by Priority Pass Membership on 1st August 2018 onwards (date inclusive).
4. Any changes to the charges will be announced beforehand on our website. Any such revision or withdrawal will not entitle any person to any claim whatsoever against the Bank.

Lounge Key (valid from 1st July 2018)

5. Cardholder is required to present Visa Infinite Credit Card, Boarding Pass and mention "LoungeKey" when visiting participating airport lounge of LoungeKey.
6. Cardholder will be charged with a nominal pre-authorization amount of USD3.25. The pre-authorization amount will be released within 14 days by LoungeKey. In the event the pre-authorization is unsuccessful, you will be denied complimentary access to the lounge.
7. The Lounge Key service is provided solely by the Service Provider, and therefore, the Bank assumes no liability or responsibility for the acts or defaults of the Service Provider or defects and dissatisfaction in the services offered. The Bank is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. The Bank will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Provider.
8. For details of participating lounges, please refer to www.loungekey.com/SCBMY

Fees & Charges

1. The annual fee for a Principal Visa Infinite Credit Card is RM800. The annual fee for a Supplementary Visa Infinite Credit Card is RM400. Each Principal Visa Infinite Credit Cardholder is entitled to five Supplementary Cards.
2. RM25 service tax will be imposed on each principal and supplementary credit card and on the yearly renewal of each card (effective 1 September 2018).

General

1. Our decision on all matters relating to the Visa Infinite Credit Card will be final and binding, and no correspondence will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by us.
2. We may vary these terms and conditions at any time. Any such change will be announced on our website at www.sc.com/my