Revision to Credit Cards Terms and Conditions effective 1 July 2020

Dear Valued Customers,

Please take note that we have revised our:

1. Credit Card Terms; and
2. Consolidated Credit Card Terms (“Terms”)

1. Revisions were made to the interest calculation under new booking of instalment loan of Balance Transfer Plus (BT Plus), Cheque-On-Call Plus (COC Plus), FlexiPay Plus (FOP Plus) and Flexi-On-Balance Plus (FOB Plus).

No changes are made to the interest calculation for existing booking of instalment loan of Balance Transfer Plus (BT Plus), Cheque-On-Call Plus (COC Plus), FlexiPay Plus (FOP Plus) and Flexi-On-Balance Plus (FOB Plus).

2. Revisions were also made to the Retail Purchases exclusion list, with DuitNow QR transactions being added into the list.

3. Revisions were also made to usage of the credit card, whereby neither you or any supplementary cardholder may use the credit card for business and/or commercial purposes. Only reasonable business-related spending/transactions such as hotel/s and air travel expenses during your or any supplementary cardholder’s business travel are allowed.

For more information on credit card terms and conditions, please refer to Client Terms and Product Terms for Credit Card.

If you have any questions on the revised Terms, please speak to our branch personnel or call our 24-hour Client Care Centre at 1 300 888 888 or +603 7711 8888 if you are calling from overseas or email us at Malaysia.Feedback@sc.com.