

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 .