

## Terms and Conditions

### Standard Chartered WorldMiles MasterCard World Credit Card

#### Important Notice

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.

#### The WorldMiles Card

The issuance of the *WorldMiles 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*. All these terms and conditions are binding on you once you have received and/or used the *WorldMiles Card*.

#### Eligibility

You are eligible to apply for a *WorldMiles Card* if you meet:

- (a) The minimum age requirement of 21 years for principal *cardholder*;
- (b) The minimum age requirement of 18 years for *supplementary cardholder*;
- (c) The minimum annual income of RM100,000. You must provide us with proof of your income to our satisfaction.

#### WorldMiles Points scheme

*Points* are awarded based on the total posted Ringgit amount or retail purchases made with your *WorldMiles Card*. *Points* are accumulated on a daily basis and will be rounded up to the nearest *point*.

For every RM3 spent on retail purchases posted on to *WorldMiles Card*, 1 *point* will be credited to your *WorldMiles Card* account.

For every RM2 spent on overseas retail purchases posted on to *WorldMiles Card*, 1 *point* will be credited to your *WorldMiles Card* account.

*Points earned* under this *points scheme* are valid for a maximum of 3 years only.

The following purchases made on your *WorldMiles Card* will not earn any points:

- (a) Balance Transfer
- (b) Cheque On Call Plus
- (c) Flexi On Payment
- (d) Cash advance or cash withdrawals
- (e) Payment of Monthly Miles Membership Fee
- (f) Interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service or miscellaneous fees
- (g) Petrol Transactions
- (h) Insurance Transactions

*Points* earned under this *points scheme* have no cash or monetary value.

*Points* earned under this *points scheme* are not transferable to or from any other card, account, or third party.

*Points* earned under this *points scheme* are not exchangeable for cash or credit or for *360° Rewards Points*.

Only the principal *cardholder* is entitled to make any redemption of the *points* under this *points scheme*.

You may not use any *points* or be eligible to earn any *points* under this *points scheme* if the status of your account is not normal or current or if you or any *supplementary cardholder* is in default or otherwise have not complied with *our banking agreement*.

#### **PMP**

You may choose to convert your *points* to PMP points provided:

- (a) you are already registered with the *PMP* prior to redemption of points, and
- (b) you inform us of *PMP* membership number at the point of redemption.

Once *points* are converted into PMP points, the PMP points cannot be reconverted into *points* thereafter.

Conversion of *points* into PMP points will take at least 5 to 7 working days for completion of conversion and we are under no obligation to effect a manual transfer.

We reserve the right to revoke and withdraw your participation of the PMP from this *points scheme* and the right to change the conversion rate.

We may adjust the number of resulting *PMP* points or the remaining number of points if any error has been made in the conversion process. We will inform you in writing of the change.

You must notify us on any errors in the conversion of *points* within one (1) month of the transaction date. We are not liable for lost points if you do not report it within that period. Once your points are converted to PMP Points, the expiry of your PMP points are subject to those terms and conditions relating to *PMP*.

### **Fees and charges**

You must pay the annual Miles Membership Fee of RM190.80 (inclusive of 6% GST) for principal *cardholders*. All *supplementary cards* are free.

### **General**

*WorldMiles Card* benefits and its services are further subject to *our banking agreement*, which comprises our 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*, all of which can be found on our website at [www.sc.com/my](http://www.sc.com/my) and at our branches.

Our decision on all matters relating to the *WorldMiles 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.

We may vary these terms and conditions at any time. Any such change will be announced on our website at [www.sc.com/my](http://www.sc.com/my) and in our branches.

### **Meaning of words**

*WorldMiles Card* means the Standard Chartered WorldMiles MasterCard World Credit Card.