

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered Platinum Mastercard® Credit Card

Terms and 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.

Platinum Mastercard® Credit Card

The issuance of the *Platinum Mastercard® 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. All these terms and conditions are binding on you once you have received and/or used the *Platinum Mastercard® credit card*.

Eligibility

You are eligible to apply for a *Platinum Mastercard® credit 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; and
- (c) The minimum income requirement of RM24,000 per annum.

360⁰ Rewards Points (Rewards Points)

1. You will earn one (1) Rewards Point for every RM1.00 of Retail Purchases payment in local currency and three (3) Rewards points for every RM1.00 in Retail Purchases payment in foreign currency made overseas.
2. Retail purchases EXCLUDES the following transactions:
 - a) Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions or any other form of service or miscellaneous fees charged by the Bank
 - b) Balances products including but not limited to Balance Transfers, Balance Transfers Plus, Cheque On Call, Cheque On Call Plus, Flexi On Payment, Flexi On Payment Plus, Flexi On Balance, Flexi On Balance Plus, Easy Payment Scheme (EPS)
 - c) Government service tax and other taxes imposed by law
 - 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 transaction made at petrol stations or petrol kiosks including purchases of petrol
3. For avoidance of doubt, casino transactions are considered as cash advances by the Bank. (MCC 7995, 4829, 6051)
4. 360⁰ Rewards Points earned are valid for a maximum of 3 years only.
5. We may refuse to give 360⁰ Rewards Points if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized. Any appeal, claim or dispute in regard of the Rewards Points will be decided on our sole discretion.

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6. Our decision on all matters relating to the *Platinum Mastercard*[®] credit card will be final and binding, and no correspondence or appeal will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by us.

Fees and charges

1. The annual fee for a Principal *Platinum Mastercard*[®] Credit Card is RM250. The annual fee for a Supplementary *Platinum Mastercard*[®] Credit Card is RM135.
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).

Meaning of words

Platinum Mastercard[®] credit card means the Standard Chartered *Platinum Mastercard*[®] credit card.

Petrol transactions are defined as transactions under *Merchant Category Code* (MCC) 5172, 5983, 5541 and 5542.

Merchant Category Code is the code assigned to a merchant by Visa or MasterCard or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.