

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### Standard Chartered Liverpool FC Cashback Credit Card

Effective 12 November 2018, Cashback Platinum Mastercard® credit card will be known as *Liverpool FC Cashback* credit card, and is bound by these Terms and Conditions.

#### Terms and Conditions

##### 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 Customer 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.

##### Liverpool FC Cashback credit card

The issuance of the *Liverpool FC Cashback* 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 *Liverpool FC Cashback* credit card.

##### Eligibility

You are eligible to apply for a *Liverpool FC Cashback* 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 RM36,000 per annum or any other minimum income as allowed by the Bank.

## Cashback

1. We give you *Cashback* in the following situations:
  - a) 0.2% *Cashback* on your *Cashback transactions* when you spend less than RM1000 per *month* in retail purchases (local and international) on your *Liverpool FC Cashback* credit card as shown in your credit card statement, subject to a cap of RM2 per *month*;
  - b) 2% *Cashback* on your *Cashback transactions* when you spend a minimum of RM1000 but less than RM2000 per *month* in retail purchases (local and international) on your *Liverpool FC Cashback* credit card as shown in your credit card statement, subject to a cap of RM 20 per *month*;
  - c) 5% *Cashback* on your *Cashback transactions* when you spend a minimum of RM2000 or more per *month* in retail purchases (local and international) on your *Liverpool FC Cashback* credit card as shown in your credit card statement, subject to a cap of RM 50 per *month*.
2. *Cashback transactions* include all local and international retail purchases, except petrol and insurance transactions.
3. Petrol and insurance transactions are determined by the Bank as transactions with *Merchant Category Code (MCC)* of 5172, 5541, 5542, 5983, 9752, 5960, 6300.
4. The amount of retail purchases made by your *supplementary cardholders* will count towards meeting your minimum *retail purchase* requirement to be eligible to receive the *Cashback*.
5. Any transaction reversals regardless of the original transaction posting date will be deducted from our total spend tier amount for the month.

**Example:**

Your total amount of retail purchases is RM2,000, of which RM200 is your reversal amount for the month. The RM200 reversal amount will be deducted from your total amount of retail purchases, and you will now fall under the spend tier of RM1,000 to RM1,999.99, i.e. the *Cashback* that you will enjoy is 2% instead of 5%.

6. In the event customer owned more than one *Liverpool FC Cashback* Principal credit cards, all retail purchases made in all your *Liverpool FC Cashback* credit cards will be combined towards meeting minimum retail purchase requirement and *Cashback* will be given to the *Liverpool FC Cashback* credit card with highest balance with maximum capping of *Cashback* percentage amount as specified in Clause 1 above.
7. We will credit the amount of the *Cashback* to your credit card account or any other account we designate within the 60 days after the end of the relevant transaction *months*. All *Cashback* earned will not be automatically credited in the form of cash to your account. *Cashback* earned will only be redeemable via <https://360rewards.standardchartered.com/my>. Please refer to the *Cashback* Programme terms in the Rewards Terms.

8. All *Cashback* earned will be capped at RM 50 only per *month*.
9. All *Cashback* must be redeemed prior to the *points cancellation/ expiry date*. The *points cancellation/ expiry date* will be shown in your monthly credit card statement.
10. We may refuse to give you *Cashback* if we believe or suspect that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorized.
11. *360<sup>o</sup> Rewards Points* and *WorldMiles Points* are not applicable for this product.
12. The assignment of Eligible Transaction Type and *Merchant Category Code* (MCC) will determine the cardholder's entitlement for the category of *Cashback* as stated in Section 1 above. It is the responsibility of the *acquiring bank* to assign the correct eligible transaction type and *Merchant Category Code*. SCB shall not be held responsible for any incorrect assignment of the eligible transaction type and merchant code by the *acquiring bank* at the eligible merchant.
13. If there is any appeal, claim or dispute on *Cashback* amount, customers are required to submit relevant proof of transactions to the Bank for further checking. The Bank will then determine the entitlement of the *Cashback* on our sole discretion.
14. Bank decision on all matters relating to *Cashback*, including the determination of *Cashback*, is 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 the Bank.

### **Fees and charges**

*Liverpool FC Cashback* credit cards that was issued before 1 November 2018:

- The annual fee for principal credit card is RM175. The annual fee for principal credit card will be waived if you made retail purchases of at least RM20,000 per annum on **each** principal credit card. This program is valid until 31 October 2019.
- Effective 1 November 2018, the annual fee for supplementary credit card will be free. For supplementary credit cards with renewal date before 1 November 2018, the annual fee of RM100 per supplementary credit card applies. The annual fee for supplementary credit card will be waived if you made retail purchases of at least RM20,000 per annum on **each** supplementary card.
- Annual spend on principal and supplementary credit card will be calculated separately and no combination of spend shall be allowed.

*Liverpool FC Cashback* credit cards that was issued from 1 November 2018 onwards:

- The annual fee for principal credit card is RM175.
- The annual fee for supplementary credit card is free.

### Service tax

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

*Liverpool FC Cashback* credit 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 *Liverpool FC Cashback* 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.

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).

### Meaning of words

*Liverpool FC Cashback* means the Standard Chartered Liverpool FC Cashback credit card.

A *month* is defined as the period which runs from the first day of a particular calendar month to the last day of that calendar month. Retail purchases must be posted to your account within a particular month to be included towards meeting the retail purchases amount.

*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 Transfer 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 any 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

For avoidance of doubt, casino transactions (transactions with MCC 7995/ 4829/ 6015) are considered as cash advances by the Bank.

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