

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### STANDARD CHARTERED PRIORITY BANKING VISA INFINITE CREDIT CARD

#### Terms & 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.

##### Priority Banking Visa Infinite

The issuance of the Priority Banking Visa Infinite 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. The terms and conditions stated herein can be located at our link <https://www.sc.com/my/>. All these terms and conditions are binding on you once you have received and/or used the Priority Banking Visa Infinite Credit Card.

##### Eligibility

You are eligible to apply for a Priority Banking Visa Infinite 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 eligibility as a Priority Banking member.

##### 360° Reward Points Earning and Validity

1. 360° Rewards Points are awarded based on the total posted Ringgit amount or retail purchases made with your Priority Banking Visa Infinite Credit Card. 360° Rewards Points are accumulated on a daily basis and will be rounded either up or down to the nearest point.
2. For every RM1 spent on local retail purchases posted on to Priority Banking Visa Infinite Credit Card, 1 point will be credited to your Priority Banking Visa Infinite Credit Card account.

For every RM1 spent on overseas retail purchases posted on to Priority Banking Visa Infinite Credit Card, 5 points will be credited to your Priority Banking Visa Infinite Credit Card account. Overseas retail purchases are defined as transactions performed outside of Malaysia in foreign currency.

3. The following purchases made on your Priority Banking Visa Infinite Credit Card will not earn any points:
  - 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 transactions made at petrol stations or petrol kiosks including purchases of petrol.
4. For avoidance of doubt, casino transactions are considered as cash advances by the Bank.
  5. 360° Rewards Points earned have no cash or monetary value. 360° Rewards Points earned are not transferable to or from any other card, account, or any third party. 360° Rewards Points earned are not exchangeable for cash or credit.
  6. Only the principal cardholder is entitled to make any redemption of the 360° Rewards Points.
  7. You may not use any 360° Rewards Points or be eligible to earn any 360° Rewards Points if the status of your account is not normal, current or delinquent and if you or any supplementary cardholder is in default or otherwise have not complied with our banking agreement.
  8. We will reward you with 360° Reward Points under our Relationship Rewards programme. The reward points under this programme is governed under the Relationship Rewards Terms and Conditions located at our link at <https://www.sc.com/my>

### Airport Lounge Access

1. (a) Principal Cardholders are entitled for complimentary access to airport lounges which is unlimited as long as you maintain your Priority Banking membership with minimum Asset Under Management ("AUM") of RM250,000.  
 (b) Your complimentary access to airport lounges will be limited to the first 2 visits annually if your Priority Banking membership has ended or if you do not maintain the required minimum AUM of RM250,000.  
 (c) For the avoidance of doubt, to enjoy complimentary unlimited access, you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you access the airport lounge otherwise you will be charged for the access after you have utilised the 2 times complimentary access.
2. AUM is calculated based on the AUM balances on the last day of each month.
3. Airport lounge access service is provided by LoungeKey by showing Priority Banking Visa Infinite Credit Card when visiting airport lounge.
4. A charge of USD27 per person per visit will be debited to your Priority Banking Visa Infinite Credit Card account for:
  - a. each access exceeding the Cardholder's airport lounge complimentary access
  - b. each accompanying guest of Cardholder to airport lounge
  - c. each access of using Supplementary Priority Banking Visa Infinite Credit Card
  - d. access of using both Priority Pass card and Priority Banking Visa Infinite Credit card at the same time and day.
  - e. access by Priority Pass Membership on 1<sup>st</sup> August 2018 onwards (date inclusive).
5. Any changes to the charges will be announced beforehand on our website. Any such revision or withdrawal will not entitle any person to any claim whatsoever against the Bank.

### Lounge Key (valid from 1<sup>st</sup> July 2018)

6. Cardholder is required to present Priority Banking Visa Infinite Credit Card, Boarding Pass and mention "LoungeKey" when visiting participating airport lounge of LoungeKey.
7. Cardholder will be charged with a nominal pre-authorization amount of USD3.25. The pre-authorization amount will be released within 14 days by LoungeKey. In the event the pre-authorization is unsuccessful, you will be denied complimentary access to the lounge.
8. The Lounge Key service is provided solely by the Service Provider, and therefore, the Bank assumes no liability or responsibility for the acts or defaults of the Service Provider or defects and dissatisfaction in the services offered. The Bank is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. The Bank will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Provider.
9. For details of participating lounges, please refer to [www.loungekey.com/SCBMY](http://www.loungekey.com/SCBMY)

### Cashback Program on Airport Limousine & KLIA Ekspres Rides

1. Priority Banking Visa Infinite Principal Credit Card Cardholders are entitled to cashback of up to RM80 for one-way travel via Airport Limousine & KLIA Ekspres (ERL) Rides from KLIA and KLIA2 12 times annually, as long as you maintain your Priority Banking membership with minimum AUM of RM250,000. If your Priority Banking membership has ended or if you do not maintain the required minimum AUM of RM250,000, you are not eligible to enjoy this Cashback Program. For the avoidance of doubt, to enjoy complimentary Airport Limousine & KLIA Ekspres (ERL) Rides, you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you take the Airport Limousine & KLIA Ekspres (ERL) Rides.
2. AUM is calculated based on the AUM balances on the last day of each month,
3. To qualify, the Principal Cardholders must:
  - a) Book the service with Airport Limousine Services or KLIA Ekspres ("Service Provider") at KLIA or KLIA 2 and charge the cost of Service to their Priority Banking Visa Infinite Credit Card, where the transaction is posted on the Principal Cardholder's card account statement as being transacted as follows:
 

I.	4111	KLIA EKSPRESS & TRANSIT
II.	4111	KLIA EKSPRES & TRANSIT
III.	4011	EXPRESS RAIL LINK (EC)
IV.	4011	EXPRESS RAIL LINK -KLI
V.	4011	EXPRESS RAIL LINK -KLIA
VI.	4111	AIRPORT LIMO
VII.	4121	AIRPORT LIMO
VIII.	4121	MESRA INDAH JAYA
IX.	4111	AIRPORT LIMO-INTL ARRI
X.	4111	AIRPORT LIMO-INTL ARRIVAL
XI.	4011	EXPRESS RAIL LINK V WAVE
  - b) Meet minimum 3 times retail purchases overseas in foreign currency (excluding "no card-present" purchases such as online purchases , mail/phone order), charged to their Priority Banking Visa Infinite Credit Card in the past 30 days to qualify for the cashback.
4. Principal Cardholders are entitled to enjoy this cashback one (1) time per calendar month, with the qualifying spend to be performed in the past 30 days to qualify. If Principal Cardholder uses this service for more than one (1) time per calendar month, the cashback will only be awarded on the first recorded transaction of the particular month, capped to a maximum of RM80 per month.

- For the avoidance of doubt, Principal Cardholders cannot bring forward their entitlements or accumulate number of qualifying spend for different qualifying months

**Example:**

If a Principal Cardholder performs the first transaction for Airport Limousine, which is posted in the month of January and also meets the spend requirement in the same month, this qualifying requirement will be applicable for the month of January.

Assuming the Principal Cardholder performs another transaction for Airport Limousine, which is posted in the month of February, the previous qualifying requirement met in January will not be considered as a qualifier entitlement even if the spend were performed in less than 30 days as customer needs to refresh the qualifier requirement each month to qualify for each cashback.

- The cashback will be credited to the Priority Banking Visa Infinite Credit Card Cardholder's account within 60 days upon posting of the transaction.
- Standard Chartered will not be liable or responsible for any failure or late transaction postings by merchants affecting any Cardholder's eligibility to qualify for the cashback.
- Principal Cardholder whose card account is in good standing, as determined by the bank, is entitled to participate in this Program. If the Principal Cardholder's card account is terminated at any time for any reason, the Principal Cardholder will not be allowed to participate in the Program and any pending cashback within the stipulated fulfilment timeline to the Principal Cardholder's account shall be cancelled.
- The cashback may only be used to settle card transactions incurred on the Principal Cardholder's Card Account, provided always that the cashback may not be converted to or exchanged for cash or be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever.
- The Service is provided solely by the Service Provider, and therefore, Standard Chartered assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the services offered. Standard Chartered is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. Standard Chartered will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Provider. Standard Chartered will not be liable to the Principal Cardholders for unexpected incident such as delays, unexpected traffic congestions, natural disaster or any event that would affect the normal business operations of Airport Limo or KLIA Ekspres (ERL).

**Annual Fee**

- The annual fee for a Principal Priority Banking Visa Infinite Credit Card is RM800. The annual fee for a Supplementary Priority Banking Visa Infinite Credit Card is RM400. Each Principal Priority banking Visa Infinite Credit Cardholder is entitled to five Supplementary Cards.
- The annual fee for the first 2 years is waived.
- The annual fee for the 3<sup>rd</sup> year onwards will be waived if:
  - you made *retail purchases* of at least RM10,000 per annum ("minimum spend requirement") on Priority Banking Visa Infinite credit card.
  - Minimum spend requirement will be calculated based on total *retail purchases* stated in previous 12 months.
  - Example: Customer anniversary month is in January 2018. Annual Fee will be charged in February 2018. Minimum spend requirement will be total retail purchases stated in February 2017 – January 2018.

4. Minimum spend requirement of principal and supplementary card will be calculated separately and no combination of spend shall be allowed.
5. 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**

1. Our decision on all matters relating to the Priority Banking Visa Infinite 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.
2. 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)