

PLEASE READ AND UNDERSTAND THE TERMS AND CONDITIONS STATED IN THIS DOCUMENT. IF YOU DO NOT UNDERSTAND ANY PART OF THIS DOCUMENT YOU MUST SEEK FURTHER CLARIFICATION FROM THE BANK'S OFFICER.

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Standard Chartered Bank Credit Card or the PLC facility (see below). Be sure to also read the Client Terms, the Credit Card Terms, Additional Credit Card Services Guidelines, and all other documents referred to in Part A of the Client Terms (collectively our "banking agreement").

Standard Chartered Bank Malaysia Berhad

Date: _____

Name of product:

- Platinum Mastercard® Basic Priority Banking Visa Infinite
 Liverpool FC Cashback Visa Platinum
 JustOne Platinum Mastercard® WorldMiles World Mastercard®

Note: The actual card type and credit limit is subject to the Bank's approval, which will be made known to you when you receive your card.

1. WHAT IS THIS PRODUCT ABOUT?

Credit Card – This is a credit facility that the Bank grants you along with a plastic card. You can use a credit card to make payment for goods and services at a merchant or to withdraw cash from an ATM machine, as a cash advance.

For Priority Banking clients who are at least 21 years old, you can secure your credit card application against your Time Deposit (TD) opened with any Standard Chartered Bank Malaysia Berhad's branches. The credit limit of RM50,000 assigned will be secured against your TD with a minimum limit of RM50,000. The TD must be kept with us for as long as the credit card facility is made available to you.

Priority Visa Infinite Secured Credit Cardholder is subject to the following conditions:

- Overlimit service is not allowed
- No additional principal card is allowed
- The credit card can only be secured against Time Deposit with prevailing board rate

Every month, the Bank will send you a bill/statement to make payment for charges made to the credit card. The outstanding balance will be reflected on the statement and you can choose to make full payment or minimum/partial payment. Where any amount of credit utilized by you has not been fully settled before the due date, the unsettled amount will be subject to finance charges.

You have also applied for the following **Private Label Card (PLC) facility, where a **PLC Account** will be created:

- ** (a) Balance Transfer Plus (BT Plus)** – This allows Principal Cardholders to transfer your outstanding balances with other banks' credit cards or line of credit to your Standard Chartered Bank Credit Cards, on a payment by instalment arrangement. We will debit an amount you specify from your credit card and pay the amount towards the outstanding balance under another credit card with us or another financial institution.
- ** (b) Cheque-On-Call Plus (COC Plus)** – This allows you to obtain cash in advance from your credit card and pay by instalments at lower cash interest rate as compared to normal cash advance interest rate.
- ** (c) FlexiPay Plus (FOP Plus)** – This allows you to convert big ticket purchases charged to your Standard Chartered Bank Credit Card into monthly instalments. You will need to specify the purchase transaction which you wish to convert to the FlexiPay and the tenure of instalments.
- ** (d) Flexi-On-Balance Plus (FOB Plus)** – This allows Cardholders who have balance owing on Standard Chartered Bank Credit Card to pay the balance in instalments.
- ** (e) Automatic Balance Conversion (ABC)** – This allows eligible Cardholders who have balance owing on Standard Chartered Bank Credit Card to pay the balance in instalments based on a fixed interest rate and tenure.

Upon approval of your application for the above PLC facility, a PLC Account will be allocated to you and combined with your existing credit card account. We will debit your PLC Account with the instalments payable on a monthly basis for the duration of the PLC facility. No physical cards will be issued to you for PLC facilities. Every month, the Bank will send you a statement for the amount which you are required to pay for the PLC facility.

Note: Both your credit card and PLC facility application is subject to the Bank's approval at its sole and absolute discretion.

2. WHAT DO I GET FROM THIS PRODUCT?

- Credit limit: RMXXX

This credit limit will be shared with all PLC Accounts and all Supplementary Cards issued.

		Kadar tahunan	
Finance charges	Purchases	15% p.a.	For 12 times prompt payments over the last 12 months.
		17% p.a.	For 10 / 11 times prompt payments over the last 12 months.
		18% p.a.	For 9 or less times prompt payments over the last 12 months.
	Cash advances	18% p.a.	
	PLC Account	Up to 18% p.a.	

Finance/ interest charges are applicable to finance charges that were carried forward from previous credit card statement, all fees (excluding late fee and service tax), retail transactions and cash advances or withdrawal transactions on a daily basis.

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments over the last 12 months.

Cash Advance

Finance charges (18% p.a.) for the outstanding amount are computed on a daily basis from the transaction date until full repayment date. The information on the daily withdrawal limit is available through your online banking credit card account.

PLC Account(s)

(Balance Transfer Plus / Cheque-On-Call Plus / FlexiPay Plus/ Flexi-On-Balance Plus): Monthly instalments are fixed. Total interest payable will be calculated upfront by multiplying the approved loan amount by the approved flat interest rate of up to 9.88% (which is an equivalent effective interest rate "EIR" of up to 17.98%) for the full instalment tenure.

(Automatic Balance Conversion): The monthly instalment amount is fixed. Total interest payable will be calculated upfront by multiplying the approved loan amount by the approved flat interest rate of 7.10% p.a. (which is an equivalent effective interest rate "EIR" of 13% p.a.) for the full instalment tenure.

The Bank has the right to determine the proportion of the monthly instalment which relates to the payment of the principal amount and the interest amount for each instalment so that the Cheque-On-Call Plus / Balance Transfer Plus / FlexiPay Plus / Flexi-On-Balance Plus / Automatic Balance Conversion monthly instalments remain the same throughout the instalment period.

The proportion is determined in accordance to the Bank's internal processes and applicable laws.

Tenure available:

Months/PLC Facility	6	9	12	18	24	36	48	60
BT Plus			✓	✓	✓	✓		
COC Plus			✓	✓	✓	✓	✓	✓
FOP Plus	✓	✓	✓	✓				
FOB Plus			✓	✓	✓	✓	✓	✓
ABC						✓		

Interest rate: Subject to the Bank's approval at its sole and absolute discretion and which will be made known to the Cardholder.

Credit Card 24-Hour Automated Phone Enquiries System

Your Telephone Identification Number (TIN) will be sent to you upon approval of your application. With the TIN, you can start to use the Credit Card 24-Hour Automated Phone Enquiries System. (For existing Standard Chartered Bank Customers, you can use your existing TIN to enjoy the Automated Phone Enquiries Services on your new Credit Card account.)

3. WHAT ARE MY OBLIGATIONS?

Minimum monthly repayment

- (For normal credit card facilities) The minimum monthly repayment is 5% of the total outstanding balance or RM50 per credit card, **whichever is higher**. In addition, Government service tax imposed will be charged in full in the monthly repayment amount due. The amount of interest you have to pay and the time it takes to repay your balance in full will increase if you pay only the minimum monthly repayment amount.
- (For Automatic Balance Conversion) The minimum monthly repayment is the full amount of the monthly instalment due. The amount of interest you have to pay and the time it takes to repay your balance in full will increase if you pay anything less than the monthly instalment amount.
- (For Balance Transfer Plus / Cheque-On-Call Plus / FlexiPay Plus / Flexi-On-Balance Plus) The minimum monthly repayment is the full amount of the monthly instalment due. The first monthly instalment will be calculated based on the pro-rated interest from the facility approval date to the next immediate statement date and will be reflected together with any fees or charges.

Thereafter, the minimum monthly repayment comprises of principal and interest will be reflected in the subsequent statement with the effective interest rate on each instalment charged from one statement date to the next statement date until the end of the tenure. The amount of interest you have to pay and the time it takes to repay your balance in full will increase if you pay anything less than the monthly instalment amount.

Illustration of the monthly repayment calculation:

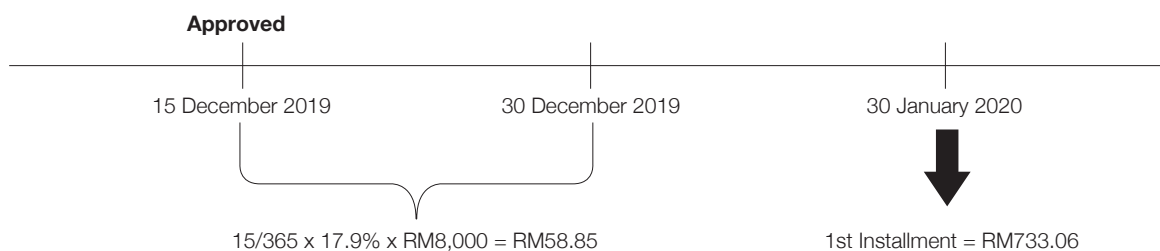
Customer chooses Balance Transfer Plus / Cheque-On-Call Plus / FlexiPay Plus / Flexi-On-Balance Plus amount of RM8,000 for a 12-month tenure with a corresponding effective interest rate of 17.90% per annum on 15 December 2019. Under this instalment plan, the monthly instalment payable over 12 months will be RM733.06 and the total repayment amount at the end of 12 months will be RM8,855.57.

Month	Outstanding Principal (RM)	Monthly Repayment (RM)	Principal Repayment (RM)	Interest (RM)
0	8,000.00	58.85 (interest only)	-	58.85*
1	8,000.00	733.06	613.73	119.33
2	7,386.27	733.06	622.88	110.18
3	6,763.39	733.06	632.17	100.89
4	6,131.22	733.06	641.60	91.46
5	5,489.62	733.06	651.17	81.89
6	4,838.45	733.06	660.89	72.17
7	4,177.56	733.06	670.74	62.32
8	3,506.82	733.06	680.75	52.31
9	2,826.07	733.06	690.90	42.16
10	2,135.16	733.06	701.21	31.85
11	1,433.95	733.06	711.67	21.39
12	722.79	733.06	722.29	10.77
Total		8,855.57	8,000.00	855.57

*Example: Statement cycle falls on the 30th of the month and your application was approved on the 15th of the month. Interest payable for the first month's instalment will be pro-rated and calculated based on:

$$15/365 \times 17.9\% \times \text{RM}8,000 = \text{RM}58.85$$

Diagram of the monthly repayment calculation:



Based on the above diagram, the interest charged from the date of the approval (15 December 2019) and the 1st statement date (30 December 2019) will be pro-rated from the date of approval to the 1st instalment date. The interest charged from 31 December 2019 to 30 January 2020 will be computed for the entire month.

Retail purchases	<ul style="list-style-type: none"> Interest-free period – 20 days from the statement date, if all outstanding balances from the previous month are fully paid. No interest-free period – if the Cardholder opts to pay a partial or minimum amount within the due date, finance charges on the retail transactions will be imposed from the day the transaction is posted to the card account. No finance charges free period for balance transfers or cash advances.
PLC Account	<ul style="list-style-type: none"> If the Cardholder opts to pay a partial or minimum amount within the due date, finance charges on the monthly instalment will be imposed from the day the monthly instalment is posted to the PLC account.

- As the principal cardholder, you are liable for all transactions incurred by the supplementary cardholders.
- You must notify us immediately if you become aware that your card has been lost, stolen or misused.

PLC Account(s)

- Monthly instalment: To be advised by the Bank upon approval of the PLC facility.
- The total amount you must pay back, including the amount borrowed, is: To be advised by the Bank via SMS upon approval of the PLC facility.

4. WHAT ARE THE FEES AND CHARGES* THAT I HAVE TO PAY?**

Annual Fees

	Principal Card	Supplementary Card		Principal Card	Supplementary Card
Platinum Mastercard® Basic	WAIVED	WAIVED	WorldMiles World Mastercard®	RM600	WAIVED
Liverpool FC Cashback	RM175	WAIVED	Priority Banking Visa Infinite	RM800	RM400
Visa Platinum	WAIVED	WAIVED			
JustOne Platinum Mastercard®	RM250	WAIVED			

Cash advance fee	A Cash Advance fee of up to 5% or a minimum of RM25 will be imposed for each transaction (applicable to credit cards and Cheque-On-Call Plus).
Card replacement fee	No replacement fee for Credit Card.
Sales slip request fee	RM20 for each transaction.
Additional statement request fee	RM5 per copy for a statement of 36 months and below. RM10 per copy for a statement above 36 months.
Transaction in Foreign Currency	<ul style="list-style-type: none"> Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate determined by Visa International / Mastercard® Worldwide / the Bank and with such fees, charges and commission as determined by Visa International / Mastercard® Worldwide on the date the transaction is processed. The Bank will charge a 1% administration fee on the amount transacted in foreign currency or amount transacted overseas with Mastercard® Credit Card and/or Visa Credit Card.
Over limit fee	A fee of RM50 will be charged if the Cardholder exceeds his/her approved credit limit.
Secured Card Stamping Fee	0.5% of time deposit pledged amount
Paper Statement Fee	RM5 for each monthly Credit Card physical statement.
Other fees and charges:	
<ul style="list-style-type: none"> Credit Balance Refund Rewards Points Transfer Redirection of Rewards Gift Delivery to An Alternative Address 	<ul style="list-style-type: none"> RM5 fee will be charged for each credit balance refund via Cashier's Order. Charges are waived if credit balance is transferred to a Standard Chartered Savings or Current Account. RM10 per 50,000 points per block. Rewards points transfer between Principal and Supplementary cardholders remain free of charge. RM10 per redemption item for each re-direction to an alternative address.

*** 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)

5. WHAT IF I FAIL TO FULFIL MY OBLIGATIONS?

- Late payment penalty charges: up to a minimum RM10 or 1% of total retail and cash advances or withdrawal transactions as at statement date, whichever is higher, capped to a maximum of RM100 per account.
- Right to set-off: we have the right to set-off any credit balance in your accounts maintained with us against any outstanding balance in this credit card account.
- If the credit card facility is secured against the Time Deposit (TD), the Bank reserves the right to set off the TD to settle the amount due. The TD will be maintained for as long as the credit card facility is made available to you. Once the TD account is uplifted, the credit card account will be closed concurrently.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.
- We have the right to outsource debt collection to an external agency and the right to sell non-performing loans (NPLs) to a third party.

You will be liable for PIN based unauthorized transaction if you have:

- acted fraudulently; or
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorized use of your credit card; or
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.

You will be liable for unauthorised transactions, which require signature verification or with a contactless card, if you have:

- i. acted fraudulently; or
- ii. delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card; or
- iii. left your credit card or item containing your credit card unattended in placed visible and accessible to others; or
- iv. voluntarily allowed another person to use your credit card.

Your liability for unauthorised transactions is up to a maximum of RM250, provided you have not acted fraudulently or unlawfully or failed to inform the Bank of the loss of your credit card as soon as reasonably practicable after having found that your credit card is lost or stolen. In such cases, your liability for such unauthorised transactions may exceed the amount of RM250. The Bank has the right to deduct the fees and charges from the linked account or from any other accounts under the customer's name.

****PLC Account**

- Prevailing finance charges up to 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full and on time every month.

**6. WHAT IF I FULLY SETTLE THE BALANCE BEFORE ITS MATURITY?
(FOR BALANCE TRANSFER OR FLEXI PAYMENT PLANS)**

- Lock-in period: Not applicable
- Early settlement penalty: No early settlement penalty

****PLC Account(s)**

- For Cheque-On-Call Plus, FlexiPay Plus and Flexi-On-Balance Plus, you will have to settle in full the remaining pre-determined monthly instalment (comprising both principal and interest) for the entire applicable tenure.
- For Balance Transfer Plus, you will have to settle in full the remaining outstanding principal and the interest accrued up to the next statement date.
- For Automatic Balance Conversion, you will have to settle in full the remaining outstanding principal and the interest accrued up to the current statement date.

7. WHAT ARE THE MAJOR RISKS?

If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card.

If you use your credit card to make repayment for other financing, it may cost you more.

Your card being stolen or lost or misused. You should safeguard your credit card and PIN, and not disclose the card details or PIN to anyone. You should call the Bank at 1 300 888 888 / 603-7711 8888 (if you are calling from overseas) immediately after having found your credit card was lost or stolen. You should also notify the Bank immediately if you know or suspect that the security of your PIN has been compromised or that your card has been misused. Please be advised not to use your date of birth, identity card number or mobile number as your PIN to mitigate unauthorized usage of your credit card in the event your card is lost or stolen.

If you decide to opt-out of SMS transaction alerts, please be reminded of the risks associated with this decision. You will have to contact the Bank to opt-out of such alerts. Please ensure all transactions stated in your account statement are correct. Please notify the Bank of any discrepancy in your account statement within 30 days from statement date.

8. WHAT DO I NEED TO DO IF THERE ARE CHANGES IN MY CONTACT DETAILS?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. WHERE CAN I GET FURTHER INFORMATION?

Should you require additional information on credit cards, please refer to the bankinginfo booklet on 'Credit Cards', available at all our branches and the www.bankinginfo.com.my website.

To manage your credit limit (increase/decrease) or for product related matters, you may contact us at: 1300 888 888 / 603 7711 8888 (Customer Service Hotline) or visit our nearest branch. Log on to www.sc.com/my to locate our nearest branch.

10. WHERE CAN I GET ASSISTANCE AND REDRESS?

- If you have difficulties meeting your repayment obligations, contact us early to discuss repayment alternatives.
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counseling, financial education and debt restructuring for individuals.
- You may also register for BNM's free "Pengurusan Wang Ringgit Anda (POWER!)" Programme, specially designed to equip you with essential financial knowledge and skills in money and personal debt management. You may get more information about the Programme from leaflets (available at our branches) or from AKPK's website.
- If your query or complaint was not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK

You may contact us at: Standard Chartered Bank – Collection Unit Tel : 03-7946 7888 E-mail : Malaysia.Feedback@sc.com	You may contact AKPK at: Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel : 03-2616 7766 E-mail : csd@akpk.org.my Website : www.akpk.org.my	You may contact BNM at: Bank Negara Malaysia Ground Floor, Block D Jalan Dato' Onn 50480 Kuala Lumpur Tel : 1-300-88-5465 Fax : 03-2174 1515 E-mail : bnmtelexlink@bnm.gov.my
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11. OTHER CREDIT CARD PRODUCTS AVAILABLE

All Credit Card products are listed in this Product Disclosure Sheet.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES

The information provided in this disclosure sheet is valid as at 12 June 2020.