

## Revision to the Consolidated Credit Card Terms (“Terms”) effective 25 January 2021

Kindly be informed of the following additions to the Consolidated Credit Card Terms effective **25<sup>th</sup> January 2021**

**There is an addition of a new clause in the Terms as seen below.**

### **24: Excess Funds Transfer Service**

24.1 The excess funds transfer service is a service where we may transfer excess funds in any of your credit card account or PLC account to pay off to your other credit card account or related PLC account.

24.2 You need not apply for the excess funds transfer service. However, you can instruct us not to provide this service to you at any time.

24.3 There is no fees chargeable for this service.

24.4 Use of the excess funds transfer service is subject to the following:

- all your accounts with us have been conducted well, without any breach;
- there is an outstanding amount due and payable under the related PLC account or any of your credit card account; and
- none of the reasons for termination by us set out in the Client Terms has arisen.

Other Terms remain unchanged. Please visit our Retail and Commercial Terms and Conditions page [here](#) for the full Terms and Conditions.

If you have any questions on the revised Terms, please speak to our branch personnel or email us at [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com) .