

Revision to the Consolidated Credit Card Terms (“Terms”) effective 1 February 2021

Kindly be informed of the following revisions to the Consolidated Credit Card Terms effective 1st February 2021:

1. For **JustOne Platinum Mastercard** credit card:
 - a) Autobill payments, online purchases and petrol cashback is capped at RM20 each, subject to the cashback cap in each spend tier.
 - b) Transactions for Government, Charity and Professional Services (including but not limited to JomPAY, FPX and PayPal) categories will be excluded from Retail Purchases and will not earn cashback.

Clause	Previous	Revised
2.2	<p>We give you <i>Cashback</i> in the following situations:</p> <p>(a) <i>Cashback</i> of 5% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases (except government MCC & charities MCC) when you spend a minimum of RM1,000 but less than RM1,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM12 per calendar month;</p> <p>(b) <i>Cashback</i> of 10% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases (except government MCC & charities MCC) when you spend a minimum of RM1,500 but less than RM2,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM28 per calendar month;</p> <p>(c) <i>Cashback</i> of 15% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases (except government MCC & charities MCC) when you spend a minimum of RM2,500 or more per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM60 per calendar month;</p> <p>(d) <i>Cashback</i> of 0.2% (except government MCC & charities MCC) when you spend below RM 1,000 per month in retail purchases (local and International) on your <i>JustOne Platinum credit card</i>;</p> <p>(e) <i>Cashback</i> for Online Spend is subject to a cap of RM30 per calendar month.</p>	<p>We give you <i>Cashback</i> in the following situations:</p> <p>(a) <i>Cashback</i> of 5% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases when you spend a minimum of RM1,000 but less than RM1,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM12 per calendar month;</p> <p>(b) <i>Cashback</i> of 10% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases when you spend a minimum of RM1,500 but less than RM2,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM28 per calendar month;</p> <p>(c) <i>Cashback</i> of 15% on Petrol, Online & Auto Bill and 0.2% on all other retail purchases when you spend a minimum of RM2,500 or more per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM60 per calendar month;</p> <p>(d) <i>Cashback</i> of 0.2% when you spend below RM 1,000 per month in retail purchases (local and International) on your <i>JustOne Platinum credit card</i>;</p> <p>(e) Autobill payments, online purchases and petrol cashback is capped at RM20 each, subject to the cashback cap in each spend tier.</p>

2.15	<p><i>Retail purchases</i> EXCLUDES the following transactions:</p> <ul style="list-style-type: none"> i. 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 us; ii. 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); iii. Government service tax and other taxes imposed by law; iv. DuitNow QR transactions v. Casino transactions (transactions with MCC 7995/ 4829/ 6051). 	<p><i>Retail purchases</i> EXCLUDES the following transactions:</p> <ul style="list-style-type: none"> i. 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 us; ii. 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); iii. Government service tax and other taxes imposed by law; iv. Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies; v. Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations; vi. Transactions under Merchant Category Code (MCC) 8999 "Professional Services" which include but are not limited to JomPAY transactions, FPX transactions, DuitNow QR transactions and Paypal transactions. vii. Casino transactions (transactions with MCC 7995/ 4829/ 6051).
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2. For **Liverpool FC Cashback** credit card:

You will earn 1% Cashback per month on your Retail Purchases (excluding petrol and insurance transactions), subject to a cap of RM 50 per month.

Clause	Previous	Revised
3.2	<p>We give you Cashback in the following situations:</p> <ul style="list-style-type: none"> (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 	<p>We give you 1% <i>Cashback</i> on your <i>Cashback transactions</i> per month in retail purchases (local and international) on your <i>Liverpool FC Cashback</i> credit card as shown in your credit card statement, subject to a cap of RM 50 per month.</p>

	<p>card statement, subject to a cap of RM 20 per month;</p> <p>(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 <i>Liverpool FC Cashback</i> credit card as shown in your credit card statement, subject to a cap of RM 50 per month.</p>	
3.6	<p>Any transaction reversals regardless of the original transaction posting date will be deducted from your total spend tier amount for the month.</p> <p>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 <i>Cashback</i> that you will enjoy is 2% instead of 5%.</p>	<p>Any transaction reversals regardless of the original transaction posting date will be deducted from your total spend amount for the month.</p> <p>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, i.e. the <i>Cashback</i> that you will enjoy is RM18 instead of RM20.</p>

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.