



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

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

1. For **JustOne Platinum Mastercard** credit card:
 - a) The *Cashback* earning categories will be updated to Petrol, Online and Groceries.
 - b) The *Cashback* % and capping per month will be revised as per Clause 2.2.
 - c) All other retail purchases will be excluded from earning *Cashback*.

Clause	Previous				Revised		
2.2	Spend (RM) per month	Rebate on Petrol, Online & Auto-bill	Other retail purchases	Capping per month	Spend (RM) per month	Rebate on Petrol, Online & Groceries	Capping per month
	Less than 1,000	0.2%		2	Less than 1,000	0.2%	2
	1,000 to 1,499.99	5%	0.2%	12	1,000 to 1,499.99	1%	10
	1,500 to 2,499.99	10%	0.2%	28	1,500 to 2,499.99	5%	20
	2,500 & above	15%	0.2%	60	2,500 & above	15%	60
	We give you <i>Cashback</i> in the following situations:				We give you <i>Cashback</i> in the following situations:		
(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;				(a) <i>Cashback</i> of 1% on Petrol, Online & Groceries 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 RM10 per calendar month;			
(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;				(b) <i>Cashback</i> of 5% on Petrol, Online & Groceries 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 RM20 per calendar month;			
(c) <i>Cashback</i> of 15% on Petrol, Online & Groceries when you spend a minimum of RM2,500 or more per calendar month in retail purchases (local and international) on your				(c) <i>Cashback</i> of 15% on Petrol, Online & Groceries when you spend a minimum of RM2,500 or more per calendar month in retail purchases (local and international) on your			



	<p>(c) Cashback 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) Cashback 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>	<p><i>JustOne Platinum credit card</i>, subject to a cap of RM60 per calendar month;</p> <p>(d) Cashback 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) Petrol, Online & Groceries cashback is capped at RM20 each, subject to the cashback cap in each spend tier.</p>																		
2.6	<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 RM2,500, 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 RM1,500 to RM2,499.99, i.e. the rebate that you will enjoy on Petrol, Online and Auto-bill is 10% instead of 15%.</p>	<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 RM2,500, 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 RM1,500 to RM2,499.99, i.e. the rebate that you will enjoy on Petrol, Online and Groceries is 5% instead of 15%.</p>																		
2.16	<p>Online Spend is define as transactions made through internet which is determined by us as follow-</p> <p>i. Merchant is an e-commerce/ online/ internet merchant, and card details are manually entered (not swiped/ inserted to any POS terminal of Acquiring Bank); and No Point of Sales (POS) Terminal is used by the merchant; or</p> <p>ii. Bill payment made through Standard Chartered Internet Banking.</p>	<p>Online Spends eligible for <i>Cashback</i> are those that:</p> <p>(a) Are posted to your credit card account; and</p> <p>(b) Made in local currency (Malaysia Ringgit) via the internet in the Participating Merchants listed in Table 1 below.</p> <p>Table 1: List of Online Spend Participating Merchants</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Participating Merchants</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Boost</td> </tr> <tr> <td>2</td> <td>Fave</td> </tr> <tr> <td>3</td> <td>Grab (including GrabPay)</td> </tr> <tr> <td>4</td> <td>Lazada (including Lazada Wallet)</td> </tr> <tr> <td>5</td> <td>Shopee (including ShopeePay)</td> </tr> <tr> <td>6</td> <td>Taobao</td> </tr> <tr> <td>7</td> <td>Touch 'n Go e-Wallet</td> </tr> <tr> <td>8</td> <td>ZALORA</td> </tr> </tbody> </table>	No.	Participating Merchants	1	Boost	2	Fave	3	Grab (including GrabPay)	4	Lazada (including Lazada Wallet)	5	Shopee (including ShopeePay)	6	Taobao	7	Touch 'n Go e-Wallet	8	ZALORA
No.	Participating Merchants																			
1	Boost																			
2	Fave																			
3	Grab (including GrabPay)																			
4	Lazada (including Lazada Wallet)																			
5	Shopee (including ShopeePay)																			
6	Taobao																			
7	Touch 'n Go e-Wallet																			
8	ZALORA																			



2.17	<p>Auto-bill comprises of recurring bill payment from Insurance, Telco and Utilities which is determined by us as follow:</p> <ul style="list-style-type: none"> i. Customer to register card details for auto billing at eligible merchant; and ii. Card details is manually entered (not swiped/ inserted to any POS Terminal of Acquiring Bank); and iii. Transaction is tag as standing order/ recurring order; and iv. No POS Terminal is used; and v. Transactions are in local currency (Malaysia Ringgit); and vi. Merchant is not an e-commerce/ online/ internet merchants; and vii. Transactions are made in these following MCC <ul style="list-style-type: none"> (a) Insurance merchant with MCC of 5960/5968/6300; or (b) Telco merchant with MCC of 4814/5968; or (c) Utilities merchant with MCC of 4899/4900/5968 & with Merchant Description of Astro/TNB/ Indah Water/ Tenaga Nasional. 	<p>Grocery Spends eligible for Cashback is define as transactions with MCC of 5411 and 5499.</p>
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2. For Liverpool FC Cashback credit card:

You will earn 0.5% 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	We give you 1% Cashback on your Cashback transactions 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.	We give you 0.5% Cashback on your Cashback transactions 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.
3.5	<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 Cashback that you will enjoy is RM18 instead of RM20.</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 Cashback that you will enjoy is RM9 instead of RM10.</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.