

## **Revisions to Standard Chartered JustOne Platinum Mastercard® Credit Card (SC JOP) features effective 1 July 2019**

Kindly be informed that effective 1 July 2019, SC JOP features will be revised as follows.

Retail Spend per month (in RM)	Cashback on Autobill/ Online*/ Petrol	Cashback on Other Retail Spend	Cashback Cap per month (in RM)
Below 1K	0.2%	0.2%	2
1K - <1.5K	5%	0.2%	12
1.5K - <2.5K	10%	0.2%	28
2.5K & Above	15%	0.2%	60

\*Cashback for Online purchases is capped at RM30 per month.

Additionally, annual fee will no longer be automatically waived for customers that meet the yearly spend amount.

Please visit <https://www.sc.com/my/consumer-banking-terms-conditions/> for the revised SC JOP Terms and Conditions.

### **FAQ**

#### **1. When is the effective date of the change?**

The revised cashback benefit will be effective 1<sup>st</sup> July 2019. This means all transactions made from 1<sup>st</sup> July 2019 onwards will be subjected to the revised cashback calculation

#### **2. How does the online cashback capped at RM30 per month works?**

Example 1: Customer total spend is RM2,500 in a month

Spend amount	% Cashback	Cashback Amount	Remarks
RM50 in petrol	15%	7.50	
RM100 in autobill	15%	15	
RM1,000 in online	15%	30	Online cashback is capped at RM30 per customer per month
RM1,350 in others	0.2%	2.70	
<b>TOTAL CASHBACK</b>		<b>50.20</b>	

Example 2: Customer total spend is RM1,500 in a month and only spend in Online.

Spend amount	% Cashback	Cashback Amount	Remarks
RM1,500 in Online	10%	28	Cashback per month for this tier is capped at RM28.
<b>TOTAL CASHBACK</b>		<b>28</b>	

#### **3. What about transactions made in June 2019 but posted in July 2019? Will this follow the revised cashback?**

JOP Cashback calculation is calculated based on transactions date. Only transaction made starting 1<sup>st</sup> July 2019 onwards are affected. Transactions made before 1<sup>st</sup> July 2019 will not be affected.

#### **4. Why am I still getting RM85 in the month of July 2019?**

The cashback credited to your account in July 2019 is for June transactions. Cashback for July 2019 transactions will be credited to your account in August 2019.