

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered JustOne Platinum MasterCard® Credit Card

Terms and Conditions

Introduction

You must read these terms and conditions together with the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, the Rewards Terms and any other documents referred to in Part A of our Client Terms forming our banking agreement. If there is any inconsistency between these terms and conditions and the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, or the Rewards Terms, these terms and conditions shall prevail.

Key Words

The meaning of key words printed like *this* and other words used in our banking agreement are explained at the end of the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, and the Rewards Terms. Some additional key words which apply to the additional services for your credit card referred to in these terms and conditions are explained at the end of these terms and conditions.

JustOne Platinum Credit Card

The issuance of the *JustOne Platinum credit card* and its use is subject to these terms and conditions, the Client Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, the Rewards Terms and any other documents referred to in Part A of our Client Terms forming our banking agreement. All these terms and conditions are binding on you once you have received and/or used the *JustOne Platinum credit card*.

Eligibility

You are eligible to apply for a *JustOne Platinum credit card* if you meet:

- (a) The minimum age requirement of 21 years for principal cardholder;
- (b) The minimum age requirement of 18 years for supplementary cardholder; and
- (c) The minimum income requirement of RM36,000 per annum or any other minimum income as allowed by the Bank

CashBack

Spend (RM) per month	Rebate on Petrol, eCommerce & Auto bill	Other spend	Capping per month
Less than 1,000	0.2%		2
1,000 to 1,499.99	5%	0.2%	12
1,500 to 2,499.99	10%	0.2%	28
2,500 & above	15%	0.2%	85

1. We give you *CashBack* in the following situations:
 - (a) *CashBack* of 5% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM1,000 but less than RM1,500 per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM12 per *month*;
 - (b) *CashBack* of 10% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM1,500 but less than RM2,500 per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM28 per *month*
 - (c) *CashBack* of 15% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM2,500 or more per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM85 per *month*
 - (d) *CashBack* 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 JustOne Platinum credit card
2. The amount of *retail purchases* made by your supplementary cardholders will count towards meeting your minimum retail purchase requirement to be eligible to receive the *CashBack*.
3. In the event customer owned more than one *JustOne Platinum* Principal credit cards, all retail purchases made in your *JustOne Platinum* credit cards will be combined towards meeting minimum retail purchase requirement and cashback will be given to the *JustOne Platinum* credit card with highest balance with maximum cap as specified in Clause 1 above.
4. We will credit the amount of the *CashBack* to your credit card account or any other account we designate within the 60 days after the end of the relevant transaction months. All *CashBack* earned will not be automatically credited in the form of cash to your account. *CashBack* earned will only be redeemable via <https://360rewards.standardchartered.com/my>. Please refer to the *CashBack* Programme terms in the Rewards Terms.
5. All *CashBack* must be redeemed prior to the points cancellation/ expiry date. The points cancellation/ expiry date will be shown in your monthly credit card statement.
6. We may refuse to give you *CashBack* if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.
7. 360^o Rewards Points and WorldMiles Points are not applicable for this product.
8. The assignment of Eligible Transaction Type and *Merchant Category Code* (MCC) will determine the cardholder's entitlement for the category of *CashBack* as stated in Section 1 above. It is the responsibility of the *acquiring bank* to assign the correct eligible transaction type and *Merchant Category Code*. SCB shall not be held responsible for any incorrect assignment of the eligible transaction type and merchant code by the *acquiring bank* at the eligible merchant.
9. If there is any appeal, claim or dispute on *Cashback* amount, customers are required to submit relevant proof of transactions to the Bank for further checking. The Bank will then determine the entitlement of the cashback on our sole discretion.
10. Bank decision on all matters relating to cashback, including the determination of cashback, is final and binding, and no correspondence or appeal will be entertained. If any matters arise which are not covered in these Terms and Conditions, they will be determined solely by the Bank.

eCommerce Spend

eCommerce spend is define as transactions made through internet which is determined by the bank as follow.

- 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
- ii. Bill payment made through Standard Chartered Internet Banking.

Auto bill spend

Auto bill comprises of recurring bill payment from Insurance, Telco and Utilities which is determined by the bank as follow.

- i. Card details is manually entered (not swiped/ inserted to any POS terminal of acquiring Bank); **AND**
- ii. Transaction is tag as standing order / recurring order; **AND**
- iii. No POS terminal is used; **AND**
- iv. Transactions are in local currency (Malaysia Ringgit); **AND**
- v. Merchant is not a e-commerce/online/internet merchants; **AND**
- vi. Transactions are made in these following MCC
 - 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.

Petrol spend

Petrol spend is define as transaction with MCC of 5541 & 5542

Government MCC

Government spend is define as transaction with MCC of 9211, 9222, 9223, 9311, 9399, 9402 & 9405.

Charities MCC

Charities spend is define as transaction with MMC of 8398 & 8661.

Annual Fee

You must pay annual fee of RM250 for principal cardholders.

Effective 1st August 2018, your annual fee will be waived if:

- you made *retail purchases* of at least RM20,000 per annum (“minimum spend requirement”) on JustOne Platinum principal credit card.
- Minimum spend requirement will be calculated based on total *retail purchases* stated in previous 12 months.
- Example: Customer anniversary month is in January 2018. Annual Fee will be charged in February 2018. Minimum spend requirement will be total retail purchases stated in February 2017 – January 2018.

No annual fee will be charged on supplementary cards.

For cards that were automatically upgraded to JustOne Platinum under the Bank's Mastercard upgrade exercise, the annual fee above will only be effective from 1 June 2019 onwards.

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)

Meaning of words

JustOne Platinum credit card means the Standard Chartered JustOne Platinum MasterCard® credit card.

CashBack means the *CashBack* we give to you calculated on a percentage we determine from the amount you spend on your JustOne Platinum credit card and the respective supplementary cards at petrol stations, eCommerce and auto bill payment in Malaysia, as shown in your credit card statement.

A *month* is defined as the period which runs from the first day of a particular calendar month to the last day of that calendar month.

"*Merchant Category Code*" is the code assigned to a merchant by Visa or MasterCard or other card associations when the merchant accepts a card from them as a form of payment. The code classifies type of goods or services provided by the merchant.

"*Merchant Description*" is a name or description assigned by the respective acquiring bank to differentiate merchants.

"*Acquiring Bank*" is a bank or financial institution that processes credit or debit card payments on behalf of a merchant.

"*Point of Sales (POS) Terminal*" is a device that is used to process credit card payment by merchants at any retail locations.

"*Retail purchases*" EXCLUDES the following transactions:

- 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 the Bank
- 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

For avoidance of doubt, casino transactions (transactions with MCC 7995/ 4829/ 6015) are considered as cash advances by the Bank.