

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered Visa Rewards Platinum 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.

Visa Rewards Platinum Credit Card

The issuance of the *Visa Rewards 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 *Visa Rewards Platinum credit card*.

360⁰ Rewards Points (Rewards Points)

1. You are entitled for 6x Rewards Points in the manner set out below.
 - (a) Six (6) Rewards Points for every RM1.00 of Retail Purchase payment made in Ringgit Malaysia at selected dining merchants with registered Merchant Category Code (MCC) of 5812 or 5813 or 5814.
 - (b) Six (6) Rewards Points for every RM1.00 of Retail Purchase payment made in Ringgit Malaysia at selected departmental stores with registered Merchant Category Code (MCC) of 5311.
 - (c) Six (6) Rewards Points for every RM1.00 of Retail Purchase payment made in foreign currency after conversion into Ringgit Malaysia.

Illustrations: Cardholder A spent RM1,200 with his Visa Rewards Platinum credit card in one statement cycle as illustrated in the table below.

Transactions	Spend Amount(RM)	Reward Points Multiplier	Reward Points Earned
Dining in restaurant as defined in clause 1(a) above	RM200	6x	1,200
Shopping in departmental store defined in clause 1(b) above	RM300	6x	1,800
Overseas spend as defined in clause 1(c) above	RM500	6x	3,000
Others as defined in clause 2 below	RM200	1x	200
TOTAL	RM1,200		6,200

2. For purchases in other MCC that is not defined in clause 1 above, you will earn one (1) Rewards Point for every RM1.00 of Retail Purchase payment made in Ringgit Malaysia, including but not limited to supermarkets, hypermarkets and groceries stores and groceries section of department stores.
3. The assignment of Eligible Transaction Type and *Merchant Category Code* (MCC) will determine the cardholder's entitlement for 6x Rewards Points 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*. We 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.

Fees and charges

The Visa Rewards Platinum annual fee is RM250 for principal *cardholders*, and RM135 for supplementary *cardholders* which will take effect from 1 April 2019.

General Terms & Conditions

1. 360⁰ Rewards Points earned from Supplementary Cardholder will be credited into the Principal Cardholder's Account.
2. Retail purchases EXCLUDES the following transactions:
 - a) Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions and other fees and charges charge by the bank.
 - b) Balances products including but not limited to Balance Transfers, Balance Transfer Plus, Cheque On Call, Cheque On Call Plus, Flexipay, Flexipay Plus, Flexi On Balance, Flexi On Balance Plus, Easy Payment Scheme (EPS)
 - c) Government service tax and any other form of service or miscellaneous fees
 - d) Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies
 - e) Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations
 - f) Transactions under Merchant Category Code (MCC) 8999 "Professional Services" which include but are not limited to Jompay transactions, FPX transactions and Paypal transactions
3. For avoidance of doubt, casino transactions are considered as cash advances by the Bank. (MCC 7995, 4829, 6051)
4. Rewards Points will be awarded and calculated on every billing statement date of Principal Cardholder.
5. 360⁰ Rewards Points earned are valid for a maximum of 3 years only.
6. We may refuse to give 360⁰ Rewards Points if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized. Any appeal, claim or dispute in regard of the Rewards Points will be decided on our sole discretion.
7. Our decision on all matters relating to the Visa Rewards Platinum credit card will be 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 us.

Meaning of words

Visa Rewards Platinum credit card means the Standard Chartered Visa Rewards Platinum credit card.

Billing cycle means period of time between one billing date to the next billing date.

"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 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.

Billing statement date means date in which SCB printed Principal's cardholder credit card billing of the month.