

2018 VISA CREDIT CARD UPGRADE FAQ

- 1. I received a mail that my Visa card will be upgraded. What is this about?**
It is an exercise to upgrade Classic/ Gold/ Business cards to better value cards to improve your banking experience with us. You will receive a new card bearing the same 16 digit card number as your existing Visa card (except for Visa Business Platinum card). The new card will have a new expiry date & CVV.
- 2. What are the cards targeted for upgrade?**
For Visa – all Classic, Gold, Business Gold and Business Plat cards are targeted for upgrade.
- 3. What card will I be upgraded to?**
Your current Visa card will be upgraded to Visa Rewards Platinum card.
- 4. If I have multiple Visa cards i.e. 1 Classic, 1 Gold, 1 Business Gold, will I receive 3 new cards?**
If you are currently holding multiple cards targeted for upgrade, you will be receiving a Visa Rewards Platinum card for each of your existing Visa card.
- 5. Why does the bank need to issue me a new card if the card number is the same?**
This is because your Visa card is upgraded to Visa Rewards Platinum card with a new card design.
- 6. If I have supplementary cards, will they receive a new card too?**
Yes, your supplementary cardholders will be upgraded to Visa Rewards Platinum card too. Your new supplementary card(s) will be delivered to the principal cardholder as per the address registered in our system.
- 7. When will I receive my new card?**
You will receive your new Visa Rewards Platinum card between April to May 2018.
- 8. Will I receive my Supplementary and Principal card together?**
Your Principal and Supplementary cards will be sent separately. You may receive it at different times.
- 9. Where will the cards be sent to?**
Your new Visa Rewards Platinum card will be delivered to the address registered in our system. If your address has changed, please update your address via our Contact Centre or walk to any Standard Chartered Branch to update your address.
- 10. I do not wish to be upgraded/ do not wish to receive a new card. Please refrain from upgrading my card.**
The current Visa Classic/ Gold/ Business Gold/ Business Plat card features will be discontinued hence these cards will be upgraded. You will be able to enjoy better benefits with the upgrade.
- 11. I'm holding a Visa Business Platinum card. Will I receive a new card?**
You will not be receiving a new card until your next renewal. However, your card benefits will be upgraded from 1 April 2018 onwards, and you will be able to enjoy the new benefits on your existing card which is known as Visa Rewards Platinum card from 1 April 2018 onwards.
- 12. Will my Visa Rewards Platinum (previously Visa Business Platinum) card design change during renewal?**
When you receive the card during renewal, the card design will be the same without the 'Business' word on the card.
- 13. I would like to receive the new Visa Rewards Platinum (previously Visa Business Platinum) card design before my next renewal. Can you assist me?**
Sure, please contact us at 1300 888 888. We will assist to reissue a card to you.
- 14. What are the new card benefits?**
Visa Rewards Platinum benefits:

 - 6X points on local Dining
 - 6X points on local Department Stores
 - 6X points on Overseas spend
 - 1x points on all other local spend
- 15. Is Visa Rewards Platinum card the same as Visa Platinum card that was just launched last year (2017)?**
No. It is not the same. The features are different, so is the card design.

16. When will the new benefits take effect?

The new benefits will take effect from 1 April 2018 onwards.

- Local Dining & local Department Store transactions posted from 1 April onwards will earn 6X points.
- All Overseas transactions stated from 1 April statement onwards will earn 6X points.

17. Will there be any change in Annual Fee?

From now till 31 Mar 2019, you will enjoy the same annual fee. Effective 1 April 2019, the annual fee on your Principal Visa Rewards Platinum card will be RM265 (including GST), and Supplementary Visa Rewards Platinum card will be RM143.10 (including GST)

18. If I have not received my new card after 1st Apr 2018, can I still enjoy the new benefits on my existing Visa card?

Yes you may still enjoy the new benefits on your existing card if you have not received your new Visa Rewards Platinum card.

19. What will happen to the reward points in my current Visa card?

The rewards points accumulated from your current Visa card and its expiry dates will not be affected. Continue spending on your new Visa Rewards Platinum card to enjoy higher rewards.

20. What will happen to my recurring payments/ auto bill payments when the new Visa Rewards Platinum card is activated?

As the new Visa Rewards Platinum card carries the exact same 16 digit card number as your existing Visa card, most auto bill shall continue to run as normal and no disruption is expected. Nevertheless, it is good to continue to monitor all your auto billings and do contact us if you face any disruptions.

For card on file services like UBER, Grab, I-tunes, club subscriptions and etc, kindly re-register the new Visa Rewards Platinum card, which carries the same card number but will have different expiry date and CVV number. Do this after you have activated and set up your PIN for the new card.

21. What happens if I do not activate the new Visa Rewards Platinum card?

90 days from the issuance of your new Visa Rewards Platinum card, your existing Visa card shall automatically be deactivated. As such, it is advisable to immediately activate your new Visa Rewards Platinum card upon receiving it by mail.

22. How do I know when my new Visa Rewards Platinum card is issued?

There will be SMS Notification to you that your new Visa Rewards Platinum card is being mailed to you.

23. What if I have not received my new Visa Rewards Platinum card and I'm unable to use my old card?

Please contact our Call Center for further checking on the card delivery status and/ or card replacement if necessary.

24. Is my Visa Rewards Platinum card a contactless card?

Yes, your new Visa Rewards Platinum card is a contactless card.

25. Can I request to disable the contactless function on my new card?

Yes, you may call us at 1300 888 888 to disable the contactless functionality.

26. How do I activate and create PIN for my new card?

You may follow the steps on your card carrier.

Step 1 – Card Activation

SMS	or	Phone Banking
<p>Send USE <space> 16-digit credit card number to 66300</p> <p>For example: USE 5489341601234567</p> <p>Your card will be activated within 24 hours.</p> <p>We're only able to receive SMS from Maxis, Digi, Celcom and U Mobile.</p>		<ol style="list-style-type: none"> 1. Dial 1300 888 888* and select "Card Activation and PIN Setup" option 2. Select "To Activate your Credit Card" option 3. Enter TPIN** for verification 4. Receive an One-Time-Password (OTP) sent to your registered mobile number and enter OTP as instructed 5. Select "Activate Card", and confirm card to be activated 6. You can proceed to Step 2 (Create 6-Digit PIN) immediately in the same call by selecting "PIN Setup" <p>* If calling from overseas, please dial +603 7711 8888.</p> <p>** For new cardholders without TPIN, please dial 1300 888 888 and speak to our consultant who will assist you.</p>

Step 2 – Create 6 Digit PIN

Online Banking	or	Phone Banking
<ol style="list-style-type: none"> 1. Login to Online Banking through sc.com/my 2. Select "Profile (Your name)", then select "Manage Credit Card PIN" 3. Receive an One-Time-Password (OTP) sent to your registered mobile number and enter OTP as instructed 4. Create 6-Digit PIN and reconfirm 		<ol style="list-style-type: none"> 1. Dial 1300 888 888* and select "Card Activation and PIN Setup" option 2. Select "PIN Setup" option 3. Enter TPIN** for verification 4. Receive an One-Time-Password (OTP) sent to your registered mobile number and enter OTP as instructed 5. Select card for "PIN Setup", and enter personalised 6-Digit PIN <p>* If calling from overseas, please dial +603 7711 8888.</p> <p>** For new cardholders without TPIN, please dial 1300 888 888 and speak to our consultant who will assist you.</p>

VISA Rewards Platinum card Spend Campaign – 1 April to 31 May 2018

1. What is the campaign about?

Win 50,000 points when you meet minimum of RM1,500 spend per month for 2 months with your new Visa Rewards Platinum card between 1 April – 31 May 2018, capped at 2,000 winners.

2. Is the spend in my old card qualified to meet the minimum spend?

Yes. All transactions made between 1 April – 31 May 2018 with your new and old card will be qualified to meet the minimum spend required.

3. If I have 2 Visa Rewards Platinum cards, can I win 50,000 points for each card?

No. Each customer can only win once regardless of the number of Visa Rewards Platinum cards they have. However, customer may accumulate spending in all their Visa Rewards Platinum cards to be eligible to win.

Example: Customer A have 2 Visa Rewards Platinum cards

		April 2018	May 2018	Eligible to win
Scenario 1	Card 1	Spend 1,500	Spend 0	YES
	Card 2	Spend 0	Spend 1,500	
Scenario 2	Card 1	Spend 0	Spend 0	YES
	Card 2	Spend 1,500	Spend 1,500	
Scenario 3	Card 1	Spend 0	Spend 3,000	NO
	Card 2	Spend 0	Spend 0	
Scenario 4	Card 1	Spend 1,000	Spend 500	YES
	Card 2	Spend 500	Spend 1,000	

4. Is supplementary cardholder eligible for this campaign?

Supplementary cardholder's spend will be accumulated to Principal cardholder's spend to meet minimum spend requirements. however points will be credited to Principal cardholder.

5. How will the winners be selected for this campaign?

At the end of the Campaign Period, all Eligible Cardholders will be listed and sorted in ascending order in accordance to their unique bank customer internal identification number in the Bank's records. Winners will be selected based on a prefixed placement as decided by the Bank from the first Eligible Cardholders who meet the Minimum Spend Criteria until it reaches the maximum capping of 2,000 winners.

6. How do I know if I win the points?

There will be a notification SMS sent to Eligible Cardholders once the points have been credited to their credit card account.

7. When do I get my 50,000 Points?

All points will be credited into the Eligible winners within fifteen (15) weeks after the end of Campaign Period. No points will be credited to any supplementary card account.

8. Is there any expiry on the Points?

The points will expire in 3 years from credited date.