

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered WorldMiles World MasterCard® Credit Card

Terms and Conditions

Important Notice

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 “*in italic*” 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.

The WorldMiles Card

The issuance of the *WorldMiles 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 *WorldMiles Card*.

Eligibility

You are eligible to apply for a *WorldMiles 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*;
- (c) The minimum annual income of RM90,000. You must provide us with proof of your income to our satisfaction.

The privileges and benefits stated below are only applicable to Standard Chartered WorldMiles World MasterCard® Credit Card issued in Malaysia.

The following Cardholder shall not be eligible for the privileges and benefits:

- a. Cardholders whose account(s) are terminated, suspended or cancelled;
- b. Cardholder whose accounts with Standard Chartered Bank Malaysia Berhad (“SCBMB”) are delinquent or unsatisfactorily managed as determined by SCBMB at its sole and absolute discretion;

WorldMiles Points scheme

Points are awarded based on the total posted Ringgit amount or retail purchases made with your *WorldMiles Card*. *Points* are accumulated on a daily basis and will be rounded either up or down to the nearest *point*.

For every RM3 spent on local retail purchases posted on to *WorldMiles Card*, 1 *point* will be credited to your *WorldMiles Card account*.

For every RM2 spent on overseas retail purchases posted on to *WorldMiles Card*, 3 *points* will be credited to your *WorldMiles Card account*.

Overseas retail purchases are defined as transactions performed outside Malaysia in foreign currency.

Points earned under this *points scheme* are valid for a maximum of 3 years only.

Your *WorldMiles Card* will not earn any *points* for 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 or any other form of service or miscellaneous fees charged by the Bank
- b) 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)
- c) Government service tax and other taxes imposed by law
- 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.
- g) Petrol transaction made at petrol stations or petrol kiosk including purchases of petrol

For avoidance of doubt, casino transactions are considered as cash advances by the Bank (MCC 7995, 4829, 6051).

Points earned under this *points scheme* have no cash or monetary value.

Points earned under this *points scheme* are not transferable to or from any other card, account, or third party.

Points earned under this *points scheme* are not exchangeable for cash or credit or for 360° Rewards Points.

Only the principal *cardholder* is entitled to make any redemption of the *points* under this *points scheme*.

You may not use any *points* or be eligible to earn any *points* under this *points scheme* if the status of your account is not normal, current or delinquent if you or any *supplementary cardholder* is in default or otherwise have not complied with *our banking agreement*.

Mileage Programme

You may choose to convert your *points to miles* provided that:

- (a) you are already registered with the *Frequent Flyer Programme* prior to redemption of points, and
- (b) you inform us of the *Frequent Flyer Programme* membership number at the point of redemption.

Once *points* are converted into *miles*, the *miles* cannot be reconverted into *points* thereafter.

Conversion of *points* into *miles* will take at least 10 working days for completion of conversion and we are under no obligation to effect a manual transfer.

We reserve the right to revoke and withdraw your participation of the *Frequent Flyer Programme* from this rewards programme and the right to change the conversion rate. We also reserve the right to withdraw from participating in the selected *Frequent Flyer programme*.

We reserve the right to adjust the number of resulting *miles* or the remaining number of *points* if any error has been made in the conversion process. We will inform you in writing of any such changes.

You must notify us on any errors in the conversion of *points* within one (1) month of the transaction date. We are not liable for lost points if you do not report it within that period.

Redemption of miles must be made in multiples of 1,000 points and the minimum amount of miles to be redeemed will be dependent on the PMP. Any request for redemption will be automatically cancelled if we do not receive sufficient information for the conversion.

Once your points are converted to *miles*, the expiry date of your *miles* is subject to those terms and conditions relating to *Frequent Flyer Programmes*.

The exchange rate used in calculating the WorldMiles Points would be pegged at RM3.70 per USD (the current rate at the time of publication is at RM4.20 per USD). The Bank will absorb minor fluctuations of up to 30% from the pegged exchange rate of RM3.70 per USD. In situation where the currency exchange rate fluctuates to more than 30% from the pegged rate then the Bank will revise the miles conversion earned by the Cardholder (as would be determined by the Bank) or the Bank would adjust the conversion rate in which prior notice will be given by the Bank to the Cardholder.

Annual Fee

You must pay the annual Miles Membership Fee of RM600 for principal *cardholders*, which will take effect from March 2017.

The annual Membership fee will be waived if:

- you made retail purchases of at least RM60,000 per annum (“minimum spend requirement”) on WorldMiles 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.

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).

Airport Lounge Access Eligibility

1. Unlimited Complimentary access to Plaza Premium International Lounges (“PPL Access”) in KLIA & klia2 is open to all principal WorldMiles Cardholders (“Cardholders”) whose accounts are current, valid, subsisting and in good credit standing as may be determined by SCBMB at its sole and absolute discretion.
2. Principal Cardholders are entitled to enter the following Plaza Premium Lounge Locations and will enjoy the following facilities available in the Lounges:

Location	Lounge Name	Opening Hours	Facilities
KLIA	1 Lounge	24 hours	Lounge facilities include shower, food and beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.
	Flight Club	24 hours	Facilities include Food & Beverage (selected Chef’s Choice menu), seating area, internet access, international newspapers and magazines, international TV channels, flight information.
klia2	Plaza Premium Lounge, Gateway@klia2	24 hours	Lounge facilities include food and beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies.
	Plaza Premium Lounge, Gateway@klia2 (Opposite Aerotel)	24 hours	Lounge facilities include food and beverages, internet access, international newspapers and magazines, international TV channels, flight information, luggage storage facilities and in-house movies. Aerotel facilities such as room stay is excluded.
	The Green Market, Main Concourse	0400-0000 hours	Includes 1 set menu of choice, internet access, international TV channels, flight information.
	Plaza Premium Lounge, Gate L, International Departure	0400-0000 hours	Lounge facilities include food and beverages, internet access, international newspapers and magazines, international TV channels, flight information.
	Wellness Spa, Level 2, International Departure	0700-0000 hours	Lounge facilities include food and beverages, internet access, international newspapers and magazines, international TV channels, flight information, in-house movies.

3. The facilities provided in the Lounges are subject to changes by the respective service providers from time to time at their sole discretion.

4. Cardholders are required to present their Principal WorldMiles Card and a valid international boarding pass for verification purposes. For admission, the service providers' frontline staff in the Lounge will swipe the WorldMiles Card on an E-slip terminal and the Eligible Cardholder is required to sign on the E-slip. A copy of the E-slip will be retained by the service providers and the client copy of the E-slip will be given to the Eligible Cardholder.
5. All Participating Airport Lounges are operated by third party organizations. Eligible Cardholders and accompanying guests must abide by the rules and policies of each respective Participating Airport Lounge. The Eligible Cardholder's and accompanying guest admission to a Lounge is subject to meeting verification requirement and availability of space in the Lounge as determined by the service providers. Admittance is subject to users and their guests (including children) behaving and dressing (no shorts allowed) in an orderly manner. Any infants or children causing disturbance to other users' comfort may be asked to leave the lounge.
6. The Principal WorldMiles Cardholder is able to extend the Plaza Premium Lounge Access to accompanying guest(s) at 20% discount off the Plaza Premium Lounges' published rates. The payment shall be settled by the Eligible Cardholder at the point of admission into the Lounge with their Participating WorldMiles Card.
7. The complimentary access is only applicable for Principal WorldMiles Cardholders. Usage of the complimentary airport lounge access by Supplementary cardholder will result in the charging of the cost of the airport lounge access at a discount of 20% from the Lounge's normal rate to the Principal Cardholder's Card account, at SCBMB's discretion.
8. Airport lounge access is not valid in conjunction with other third party discounts, privileges, vouchers or any promotional benefits.
9. Airport lounge access is not convertible to cash, credit or other goods and services.
10. In case of dispute with respect to the Cardholder's eligibility, SCBMB's decision shall prevail. All questions or disputes regarding the Cardholder's eligibility for the Lounge access shall be resolved by SCBMB.
11. Fraud, abuse or any unauthorized usage of the complimentary airport lounge access will result in the charging of the full cost of the airport lounge access (RM168 per entry per person) to the principal Cardholder's Card account, at SCBMB's discretion. This shall be without prejudice to any legal action that may be taken by SCBMB.

Cashback Program on Airport Limousine & KLIA Ekspres Rides

1. The cashback of up to RM80 for one-way travel via Airport Limousine & KLIA Ekspres (ERL) Rides from KLIA and klia2 is open to all Principal WorldMiles Cardholders who are residents of Malaysia and whose accounts are current, valid, subsisting and in good credit standing as may be determined by SCBMB at its sole and absolute discretion.
2. To qualify, the Principal Cardholders must:
 - a) Book the service with Airport Limousine Services or KLIA Ekspres ("Service Provider") at KLIA or klia2 and charge the cost of Service to their WorldMiles Card, where the

transaction is posted on the Principal Cardholder's card account statement as being transacted as follows:

- I. 4111 KLIA EKSPRESS & TRANSIT
- II. 4111 KLIA EKSPRES & TRANSIT
- III. 4011 EXPRESS RAIL LINK (EC)
- IV. 4011 EXPRESS RAIL LINK -KLI
- V. 4011 EXPRESS RAIL LINK -KLIA
- VI. 4111 AIRPORT LIMO
- VII. 4121 AIRPORT LIMO
- VIII. 4121 MESRA INDAH JAYA
- IX. 4111 AIRPORT LIMO-INTL ARRI
- X. 4111 AIRPORT LIMO-INTL ARRIVAL

- b) Meet minimum 3 times retail purchases overseas in foreign currency (excluding "not card-present" purchases such as online purchases and mail/phone order), charged to their WorldMiles Card in the past 30 days to qualify for the cashback.
3. Principal Cardholders are entitled to enjoy this cashback one (1) time per calendar month, with the qualifying spends to be performed in the past 30 days to qualify. If Principal Cardholder uses this service for more than one (1) time per calendar month, the cashback will only be awarded on the first recorded transaction of the particular month, capped to a maximum of RM80 per month.
 4. For the avoidance of doubt, Principal Cardholders cannot bring forward their entitlements or accumulate number of qualifying spends for different qualifying months

Example:

If a Principal Cardholder performs the first transaction for Airport Limousine, which is posted in the month of January and also meets the spends requirement in the same month, this qualifying requirement will be applicable for the month of January.

Assuming the Principal Cardholder performs another transaction for Airport Limousine, which is posted in the month of February, the previous qualifying requirement met in January will not be considered as a qualifier entitlement even if the spends were performed in less than 30 days as customer needs to refresh the qualifier requirement each month to qualify for each cashback.

5. The cashback will be credited to the WorldMiles Principal Cardholder's account within 60 days upon posting of the transaction.
6. SCBMB will not be liable or responsible for any failure or late transaction postings by merchants affecting any Cardholder's eligibility to qualify for the cashback.
7. Principal Cardholder whose card account is in good standing, as determined by the bank, is entitled to participate in this Program. If the Principal Cardholder's card account is terminated at any time for any reason, the Principal Cardholder will not be allowed to participate in the Program and any pending cashback within the stipulated fulfilment timeline to the Principal Cardholder's account shall be cancelled.

8. The cashback may only be used to settle card transactions incurred on the Principal Cardholder's Card Account, provided always that the cashback may not be converted to or exchanged for cash or be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever.
9. The Service is provided solely by the Service Provider, and therefore, SCBMB assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the services offered. SCBMB is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. SCBMB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by the Service Provider. SCBMB will not be liable to the Principal Cardholders for unexpected incident such as delays, unexpected traffic congestions, natural disaster or any event that would affect the normal business operations of Airport Limo or KLIA Ekspres (ERL).

General

WorldMiles Card benefits and its services are further subject to *our banking agreement*, which comprises our 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 of which can be found on our website at www.sc.com/my and at our branches.

Our decision on all matters relating to the *WorldMiles 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.

We may vary these terms and conditions at any time. Any such change will be announced on our website at www.sc.com/my

Meaning of words

WorldMiles Card means the Standard Chartered WorldMiles MasterCard[®] World Credit Card.

PMP means the Frequent Flyer Programme which includes Malaysia Airlines Enrich Miles, Singapore Airlines Krisflyer Miles, Air Asia BIG Points, and Cathay Pacific-Asia miles.