

## **Revision of the Bank's Terms and Conditions**

Dear Customer,

Please take note that we have revised our:

1. Client Terms; and
2. Product Terms for Credit Card; and
3. Rewards Terms for Credit Card; and
4. Consolidated Credit Card Terms  
("Terms")

Revisions were made to the Terms in line with regulatory requirements.

The effective date of the revised Terms is on 16 April 2020.

Please refer to the full revised Terms [here](#).

If you have any questions on the revised Terms, please speak to our branch personnel, call our 24-hour Client Care Centre at 1300 888 888 (or +603-7711 8888 if you are calling from overseas) or email us at [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com).