

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered Visa Translucent Credit Card

Terms and Conditions

The issuance of the Standard Chartered Visa translucent credit card (the “translucent credit card”) by Standard Chartered Bank Malaysia Berhad to you and your use of the translucent credit card shall be subject to the following terms and conditions made known to you at the time of application for and/or at the time of delivery of the translucent credit card. These terms and conditions shall be binding on you immediately upon approval of the translucent credit card.

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*, all of which can be found on our website sc.com/my and at our branches. 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.

Eligibility

1.1 You are eligible to apply for the translucent 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*;
- c) The minimum annual income of RM 60,000. You must provide us with proof of your income to our satisfaction.
- d) You are not a:
 - i. Permanent and/or contract employees of Bank (including its subsidiaries and related companies) and their immediate family member (spouses, children, parents, brothers and sisters); and/or
 - ii. Representative and/or agent (including advertising and Campaign agents) of Visa or MasterCard and their immediate family member (spouses, children, parents, brothers and sisters).

Fees and Charges

2.1 The following interest rates are applicable for both cash advance and finance charges on the *balance owing* for retail transactions:

Tiers	Interest rate (per annum)
For <i>cardholders</i> with a new translucent credit card	8.88%
For <i>cardholders</i> with prior prompt repayment of minimum or full payment for 12 consecutive months	8.88%
For <i>cardholders</i> with prior prompt repayment of minimum or full payment of less than 12 months within the last 12 consecutive months	16.99%

2.2 If you fail to make repayment of the minimum amount due on the payment due date in any one month, we may charge you interest at the rate at of 16.99% p.a for the next 12 consecutive months. Even if we do not charge the higher interest rate immediately, we may do so at any later date. If you are charged interest at the rate at of 16.99% p.a, you must then make prompt repayment of the minimum payment in full for a consecutive period of 12 months before you are able to benefit from the 8.88% p.a. interest rate.

2.3 You must pay the monthly fee of RM8 for principal *cardholders*. This is the annual fee payable in 12 monthly payments. All *supplementary cards* are free.

2.4 There is no over-limit fee.

2.5 For all other fees and charges applicable to the translucent credit card, please refer to the tariff of fees and charges available on sc.com/my.

Service tax

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).

Reward Points

3.1 No *points* are applicable for the translucent credit card.

General

4.1 Our decision on all matters relating to the translucent credit card will be final and binding, and no correspondence will be entertained. If any matters arise which are not covered in these terms and conditions, they will be determined solely by us.

4.2 We may vary of these terms and conditions. Any such change will be announced on our website at sc.com/my and in our branches.