

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered JustOne Platinum MasterCard 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.

JustOne Platinum Credit Card

The issuance of the *JustOne 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 *JustOne Platinum credit card*.

Eligibility

You are eligible to apply for a *JustOne Platinum 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; and
- (c) The minimum income requirement of RM24,000 per annum.

CashBack

Spend (RM) per month	Rebate on Petrol, eCommerce & Auto bill	Other spend	Capping per month
Less than 1,000	0.2%		12
1,000 to 1,499.99	5%	0.2%	12
1,500 to 2,499.99	10%	0.2%	28
2,500 & above	15%	0.2%	85

1. We give you *CashBack* in the following situations:
 - (a) *CashBack* of 5% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM1,000 but less than RM1,500 per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM12 per *month*;
 - (b) *CashBack* of 10% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM1,500 but less than RM2,500 per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM28 per *month*
 - (c) *CashBack* of 15% on Petrol, eCommerce & Auto Bill and 0.2% on all other spend (except government MCC & charities MCC) when you spend a minimum of RM2,500 or more per month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM85 per *month*
 - (d) *CashBack* of 0.2% (except government MCC & charities MCC) when you spend below RM 1,000 per month in retail purchases (local and International) on your JustOne Platinum credit card
2. The amount of *retail purchases* made by your supplementary cardholders will count towards meeting your minimum retail purchase requirement to be eligible to receive the *CashBack*.
3. We will credit the amount of the *CashBack* to your credit card account or any other account we designate within the 60 days after the end of the relevant transaction months. All *CashBack* earned will not be automatically credited in the form of cash to your account. *CashBack* earned will only be redeemable via www.sc.com/my. Please refer to the *CashBack* Programme terms in the Rewards Terms.
4. All *CashBack* must be redeemed prior to the points cancellation date. The points cancellation date will be shown in your monthly credit card statement.
5. We may refuse to give you *CashBack* if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized. Any appeal, claim or dispute in regard of the *CashBack* will be decided on our sole discretion
6. 360^o Rewards Points and WorldMiles Points are not applicable for this product.
7. The assignment of Eligible Transaction Type and *Merchant Category Code* (MCC) will determine the cardholder's entitlement for the category of *CashBack* 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*. SCB 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.

eCommerce Spend

Your database which is kept by the bank and MasterCard would be used by the bank to define your eCommerce spend* as defined in Further Information section below.

Auto bill spend

Your database which is kept by the bank and MasterCard would be use to defined auto bill spend**. Auto bill comprises of recurring bill payment from Insurance, Telco and Utilities as defined in Further Information section below.

Petrol spend

Petrol spend is define as transaction with MCC of 5541 & 5542

Government MCC

Government spend is define as transaction with MCC of 9211, 9222, 9223, 9311, 9399, 9402 & 9405.

Charities MCC

Charities spend is define as transaction with MMC of 8398 & 8661.

Annual Fee

You must pay annual fee of RM265 (inclusive of 6% GST) for principal cardholders.

Effective 1st August 2018, your annual fee will be waived if you made *retail purchases* of at least RM20,000 per annum on JustOne Platinum principal credit card.

No annual fee will be charged on supplementary cards.

Meaning of words

JustOne Platinum credit card means the Standard Chartered JustOne Platinum MasterCard credit card.

CashBack means the *CashBack* we give to you calculated on a percentage we determine from the amount you spend on your JustOne Platinum credit card and the respective supplementary cards at petrol stations, eCommerce and auto bill payment in Malaysia, as shown in your credit card statement.

A month is defined as the period which runs from the first day of a particular calendar month to the last day of that calendar month.

“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 a 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.

“Retail purchases” EXCLUDES the following transactions:

- i. Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions
- ii. 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
- iii. Government service tax and any other form of service or miscellaneous fees

For avoidance of doubt, casino transactions are considered as cash advances by the Bank. (MCC 7995, 4829, 6015)

Further information

*These are the transaction categories that would be define as eCommerce spend if they fulfil either one of the criteria

- a. Merchant (card acceptor) city is indicated as eCommerce (Merchant City = eCommerce)
- b. Electronic order though e-commerce / online (POS Entry Mode = E-Commerce **AND** Card Holder Presence = Electronic Order)
- c. Cards details are manually entered /not swiped **AND** transaction order is executed through secure code authorization (Pos Entry Mode = Manual Entry **AND** eCommerce indicator = Ecommerce)
- d. Card details are manually entered / not swiped **AND** transaction is a standing order / recurring transaction (POS Entry Mode = Manual Entry **AND** Card Holder = Standing Order / Recurring Transaction **AND** Pos Terminal Location = No Terminal Used)
- e. Bill Payment through Standard Chartered Internet Banking

*These are the transaction categories that would be defined as auto bill spend:

Category	Criteria for auto bill
Transaction capture through non SCB merchant	<ol style="list-style-type: none"> a) If card details is manually entered or entry mode is unknown (POS entry mode = Manual Entry OR Unknown); AND b) Transaction is tag as standing order / recurring order (Cardholder presence = standing order / recurring transactions); AND c) No Point of sales terminal is used (POS Terminal = Voice / ARU authorization); AND d) Transaction in local currency (Transaction Currency Code = Malaysia); AND e) Transaction is not a e commerce transaction (Merchant City = Not eCommerce); AND f) Spend in these following MCC <ol style="list-style-type: none"> I. All insurance merchant code (MCC: 5960, 5968, 6300) II. All Telco spend (MCC in 4814, 5968) III. Utilities spend (MCC: 4899, 4900, 5968,) in with the following <i>Merchant Description</i> – Astro, TNB, Indah Water, Tenaga Nasional
Transaction capture through SCB merchant	<p>Spend in these following MCC</p> <ol style="list-style-type: none"> I. All insurance merchant code (MCC: 5960, 5968, 6300) II. All Telco spend (MCC in 4814, 5968) <p>Utilities spend (MCC: 4899, 4900, 5968,) in with the following <i>Merchant Description</i> – Astro, TNB, Indah Water, Tenaga Nasional</p>