

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered JustOne Gold 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 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 Gold Credit Card

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

Eligibility

You are eligible to apply for a *JustOne Gold 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.

Petrol CashBack

1. We give you *Petrol CashBack* in the following situations:

Spend (RM) per month	Rebate on Petrol	Capping per month
500 to 999.99	4%	12
1,000 to 2499.99	7%	28
Above 2,500	10%	70

- (a) *Petrol CashBack* of 4% when you spend a minimum of RM500 but less than RM1,000 per month in retail purchases (local and international) on your JustOne Gold credit card, as shown in your credit card statement, subject to a cap of RM12 per month;
 - (b) *Petrol CashBack* of 7% when you spend a minimum of RM1,000 but less than RM2,500 per month in retail purchases (local and international) on your JustOne Gold credit card, as shown in your credit card statement, subject to a cap of RM28 per month
 - (c) *Petrol CashBack* of 10% when you spend a minimum of RM2,500 or more per month in retail purchases (local and international) on your JustOne Gold credit card, as shown in your credit card statement, subject to a cap of RM70 per month
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 *Petrol CashBack*.
 3. Retail purchases excludes cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers, Easy Payment, Flexi on Payment, Flexi on Balance, Cheque-On-Call and Cheque-On-Call Plus
 4. 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 for further information.
 5. All *Petrol CashBack* earned will be capped at RM70 only per month.
 6. All *Petrol CashBack* must be redeemed prior to the points cancellation date. The points cancellation date will be shown in your monthly credit card statement.
 7. We may refuse to give you *Petrol 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.
 8. 360⁰ Rewards Points and WorldMiles Points are not applicable for this product.

Meaning of words

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

Petrol CashBack means the CashBack we give which is calculated on a percentage we determine based on your spend with your JustOne Gold credit card and the respective supplementary cards.

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. Retail purchases must be posted to your account within a particular month to be included towards meeting the minimum of RM500 per month in retail purchases.