

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### STANDARD CHARTERED PRIORITY BANKING VISA INFINITE CREDIT CARD

#### Terms & 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.

##### Priority Banking Visa Infinite

The issuance of the Priority Banking Visa Infinite 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. The terms and conditions stated herein can be located at our link <https://www.sc.com/my/>. All these terms and conditions are binding on you once you have received and/or used the Priority Banking Visa Infinite Credit Card.

##### Eligibility

You are eligible to apply for a Priority Banking Visa Infinite 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 eligibility as a Priority Banking member.

##### 360° Reward Points Earning and Validity

1. 360° Rewards Points are awarded based on the total posted Ringgit amount or retail purchases made with your Priority Banking Visa Infinite Credit Card. 360° Rewards Points are accumulated on a daily basis and will be rounded either up or down to the nearest point.
2. For every RM1 spent on local retail purchases posted on to Priority Banking Visa Infinite Credit Card, 1 point will be credited to your Priority Banking Visa Infinite Credit Card account.
3. For every RM1 spent on overseas retail purchases posted on to Priority Banking Visa Infinite Credit Card, 5 points will be credited to your Priority Banking Visa Infinite Credit Card account. Overseas retail purchases are defined as transactions performed outside of Malaysia in foreign currency.
4. 360° Rewards Points earned are valid for a maximum of 3 years only.
5. The following purchases made on your Priority Banking Visa Infinite Credit Card will not earn any points:
  - a) Balance Transfer
  - b) Cheque On Call Plus
  - c) Flexi On Payment
  - d) Cash advance or cash withdrawals

- e) Payment of Annual Fee
  - f) Interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service or miscellaneous fees
  - g) Petrol Transactions
6. 360° Rewards Points earned have no cash or monetary value. 360° Rewards Points earned are not transferable to or from any other card, account, or any third party. 360° Rewards Points earned are not exchangeable for cash or credit.
  7. Only the principal cardholder is entitled to make any redemption of the 360° Rewards Points.
  8. You may not use any 360° Rewards Points or be eligible to earn any 360° Rewards Points if the status of your account is not normal, current or delinquent and if you or any supplementary cardholder is in default or otherwise have not complied with our banking agreement.
  9. We will reward you with 360° Reward Points under our Relationship Rewards programme. The reward points under this programme is governed under the Relationship Rewards Terms and Conditions located at our link at [https://www.sc.com/my/priority/en/visa\\_tnc1.html](https://www.sc.com/my/priority/en/visa_tnc1.html)

### Priority Pass

1. Priority Pass Cardholder's complimentary access to airport lounges is unlimited as long as you maintain your Priority Banking membership with minimum Asset Under Management ("AUM") of RM250,000. If your Priority Banking membership has ended or if you do not maintain the required minimum AUM of RM250,000, your complimentary access to airport lounges will be limited to 2 times annually. For the avoidance of doubt, to enjoy complimentary unlimited access, you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you access the airport lounge with Priority Pass otherwise you will be charged for the access after you have utilised the 2 times complimentary access.
2. AUM is calculated based on the AUM balances on the last day of each month,
3. A charge of USD27 per person per visit will be debited to your Priority Banking Visa Infinite Credit Card account for:
  - a. each access exceeding the Priority Pass Cardholder's airport lounge complimentary access
  - b. each accompanying guest of Priority Pass Cardholder to airport lounge
4. Any changes to the charges will be announced beforehand on our website, and in our branches, and notified via the Account statements. Any such revision or withdrawal will not entitle any person to any claim whatsoever against the Bank.
5. The embossed name and mailing address of the Priority Pass Card will be the same as Priority Banking Visa Infinite Credit Card.
6. Cardholder is required to show the Priority Pass Card when visiting one of the participating airport lounges. The lounge will not accept any other identification as proof of Priority Pass membership.
7. The Priority Pass service is provided solely by the Service Provider, and therefore, Standard Chartered assumes no liability or responsibility for the acts or defaults of the Service Provider or defects and dissatisfaction in the services offered. Standard Chartered is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. Standard Chartered 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.
8. For details, please refer to [www.prioritypass.com](http://www.prioritypass.com)

### Cash Rebate Program on Airport Limousine & KLIA Ekspres Rides

1. Priority Banking Visa Infinite Principal Credit Card Cardholders are entitled to Cash Rebate of up to RM80 for one-way travel via Airport Limousine & KLIA Ekspres (ERL) Rides from KLIA and KLIA2 12 times annually, as long as you maintain your Priority Banking membership with minimum AUM of RM250,000. If your Priority Banking membership has ended or if you do not maintain the required minimum AUM of RM250,000, you are not eligible to enjoy this Cash Rebate Program. For the avoidance of doubt, to enjoy complimentary Airport Limousine & KLIA Ekspres (ERL) Rides, you must maintain your Priority Banking membership with minimum AUM of RM250,000 in the same month you take the Airport Limousine & KLIA Ekspres (ERL) Rides.
2. AUM is calculated based on the AUM balances on the last day of each month,
3. To qualify, the Principal Cardholders must:
  - a) Book the service with Airport Limousine Services or KLIA Ekspres ("Service Provider") at KLIA or KLIA 2 and charge the cost of Service to their Priority Banking Visa Infinite Credit 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
  - b) Meet minimum 3 times retail purchases overseas in foreign currency (excluding "no card-present" purchases such as online purchases, mail/phone order), charged to their Priority Banking Visa Infinite Credit Card in the past 30 days to qualify for the cash rebate
4. Principal Cardholders are entitled to enjoy this cash rebate one (1) time per calendar month, with the qualifying spend 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 cash rebate will only be awarded on the first recorded transaction of the particular month, capped to a maximum of RM80 per month.
5. For the avoidance of doubt, Principal Cardholders cannot bring forward their entitlements or accumulate number of qualifying spend 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 spend 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 spend were performed in less than 30 days as customer needs to refresh the qualifier requirement each month to qualify for each Cash Rebate.

6. The Cash Rebate will be credited to the Priority Banking Visa Infinite Credit Card Cardholder's account within 60 days upon posting of the transaction.
7. Standard Chartered will not be liable or responsible for any failure or late transaction postings by merchants affecting any Cardholder's eligibility to qualify for the Cash Rebate.
8. 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 cash rebate within the stipulated fulfilment timeline to the Principal Cardholder's account shall be cancelled.

9. The Cash Rebate may only be used to settle card transactions incurred on the Principal Cardholder's Card Account, provided always that the Cash Rebate 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.
10. The Service is provided solely by the Service Provider, and therefore, Standard Chartered assumes no liability or responsibility for the acts or defaults of the Service Provider or defects in the services offered. Standard Chartered is not an agent of the Service Provider. Any dispute about the quality or service standard must be resolved directly with the Service Provider. Standard Chartered 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. Standard Chartered 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).

### Fees & Charges

1. The annual fee for a Principal Priority Banking Visa Infinite Credit Card is RM848. The annual fee for a Supplementary Priority Banking Visa Infinite Credit Card is RM424. All fees are inclusive of 6% GST effective 1 April 2015. Each Principal Priority banking Visa Infinite Credit Cardholder is entitled to five Supplementary Cards.
2. The annual fee for the first 2 years is waived.
3. The annual fee for the 3<sup>rd</sup> year onwards will be waived if you spend at least RM10,000 per annum on the Priority Banking Visa Infinite Credit Card in the previous year-

### General

1. Our decision on all matters relating to the Priority Banking Visa Infinite 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.
2. We may vary these terms and conditions at any time. Any such change will be announced on our website at [www.sc.com/my](http://www.sc.com/my)