

## Premium Banking Services and Privileges

### Terms and Conditions

It sets out specific terms and conditions on which we agree to provide you with any of the services, benefits and privileges under **Premium Banking** (“**Premium Banking**”). You must read it in conjunction with our Client Terms, and the applicable documents referred to in Part A of Client Terms (including the Current/Cheque/Savings Account and Time Deposit Account Terms, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our **banking agreement**.

If there is any inconsistency between these terms and any other part(s) of our **banking agreement**, then these terms prevail. These terms do not apply to any existing product(s) and service(s) you have with us to the extent that they are subject to separate terms and conditions.

In these terms and conditions, “you” refers to you, your joint account holder or your authorised person who are **Premium Banking customers** of Standard Chartered Bank Malaysia Berhad (“the Bank”). The additional services, benefits and privileges we provide to you as a **Premium Banking customer** are governed by these terms and conditions.

### Key Words

The meaning of key words displayed/printed *like this* and other words used in our **banking agreement** is explained in our Client Terms and at the end of the applicable product terms. Some additional key words which apply to this programme are explained at the end of these terms.

### Membership

- 1.1 To become a **Premium Banking customer**, you will have to meet the eligibility criteria and Premium Banking membership admission is at our discretion. You can find out more information on the **Premium Banking** by visiting our branches or from the Bank website at [sc.com/my](http://sc.com/my). The Bank reserves the right to end your **Premium Banking** membership at any time without giving you a reason but a prior notice will be given to you. Members of Standard Chartered Priority Banking are not eligible for this membership.
- 1.2 Continuation of your **Premium Banking** membership is subject to fulfillment of the eligibility criteria. We will review your relationship with us on a regular basis and its continuation will be at our sole discretion.
- 1.3 You may end your **Premium Banking** membership by giving us written notice.
- 1.4 To enjoy the exclusive **Premium Banking** membership and all the benefits and privileges that come with it, you must ensure that all your accounts with us must be in good standing, without any breach of the **banking agreement**.
- 1.5 To enjoy the services, benefits and privileges that come with the **Premium Banking** membership, you must meet at least one of the following eligibility criteria to become a **Premium Banking customer**:
  - (i) Maintain a minimum of RM100,000 with us in deposits and/or investments; or
  - (ii) Maintain a minimum of RM450,000 outstanding housing loans with us; or
  - (iii) Maintain an active payroll account via Standard Chartered Employee Banking services with a minimum of RM90,000 annual income deposited into your account.

### Services, Benefits and Privileges of Premium Banking

- 2.1 Subject to applicable laws, the service, benefits and privileges that come with the **Premium Banking** are set out on the Standard Chartered Bank Malaysia Berhad’s website and may include:
  - (i) annual fee waivers on eligible Standard Chartered Debit Card;
  - (ii) annual fee waivers on eligible Standard Chartered Credit Card;
  - (iii) access to a dedicated service hotline
  - (iv) access to financial services and advice through a pool of Premium Executives.
  - (v) 360° Rewards Points

### 360° Rewards Points

- 3.1 You must hold the Standard Chartered Visa Platinum Credit Card (“**Visa Platinum Card**”) as the principle cardholder with the Bank.
- 3.2 We reward you with 360° Reward Points (“**Reward Points**”) under **Premium Banking**:
  - (i) When you spend on your Visa Platinum Card, known as **Credit Card spend** Rewards Points; or
  - (ii) For products which you hold in any product category, known as **Rewards Points**.
- 3.3 We will not give Reward Points for products where you are in breach of our **banking agreement** or other terms and conditions.



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3.4 Reward Points under this programme will be credited into your Visa Platinum Card account and are accumulated with points earned under the points scheme for your credit cards. Reward Points may be used together with and in the same way as points in the points scheme.

3.5 Credit **Card spend Rewards Points:**

(i) You earn Credit **Card spend Rewards Points** in the same way as points in the points scheme set out in the product terms for Visa Platinum Card.

3.6 Relationship **Rewards Points:**

(i) You must have at least one **card spend** each month on your Visa Platinum Card to earn the **Rewards Points** for that relevant month. Please see illustration in example table below for clarification:

Month	Client Spend on Visa Platinum Card	Client has at least one product listed in clause 3.6 (iii)	Client entitled to Rewards Points
May	Yes	Yes	Yes
June	No	Yes	No
July	Yes	No	No

(ii) You earn **Rewards Points** under **Premium Banking** as follows, on products which you hold in each product category:

- We give you Reward Points as explained in clause 3.6 (iii) based on your total balance holdings in each product category, calculated at the end of each calendar month, subject to a maximum of 4,000 **Rewards Points** for each product category per month.
- If the product is held jointly with another person, you will get the Reward Points only if you are the **primary account holder**.
- Products which mature or are terminated before the end of the month will not earn Reward Points for that month.

(iii) The products in the product categories are:

Product category	Products	Reward Points
Mortgage	<ul style="list-style-type: none"> <li>Any mortgage facilities with the Bank, with outstanding balance of at least RM10,000. In the case of a MortgageOne facility, this means the actual outstanding facility balance net of the credit balance in the MortgageOne account</li> <li>Any home financing facility with Standard Chartered Saadiq Berhad, with outstanding balance of at least RM10,000. In the case of a Saadiq MyHomeOne-i facility, this means the actual outstanding facility balance net of the credit balance in the Saadiq My HomeOne-i Account</li> </ul>	(40 <b>Rewards Points</b> for every RM10,000 outstanding balance)
Investment	<ul style="list-style-type: none"> <li>The following investment products purchased and held with the Bank:               <ul style="list-style-type: none"> <li>unit trust investments</li> <li>bond investments</li> <li>structured investments (including Premium Currency Investment and Premium Equity Linked Investment).</li> </ul> </li> <li>Single premium insurance plans** from Prudential Assurance (M) Berhad and purchased through us.</li> <li>Single contribution family takaful plans** purchased through Standard Chartered Saadiq Berhad.</li> </ul>	(40 <b>Rewards Points</b> for every RM10,000 average balance)
Fixed Deposits* (any currency)	<ul style="list-style-type: none"> <li>Fixed deposits held with the Bank</li> <li>Term Deposit-i held with Standard Chartered Saadiq Berhad</li> </ul>	(5 <b>Rewards Points</b> for every RM10,000 average balance)
Current and/or savings* and/or profit sharing investment accounts (any currency)	<ul style="list-style-type: none"> <li>Any current/cheque account or savings account held with the Bank</li> <li>Any profit sharing investment account held with Standard Chartered Saadiq Berhad</li> <li><b>Rewards Points</b> will not be awarded for an account that is in debit balance for that month.</li> </ul>	(40 <b>Rewards Points</b> for every RM10,000 average balance)
Secured Overdraft average outstanding balance)	<ul style="list-style-type: none"> <li>An overdraft facility secured by property, fixed deposit or investments.</li> </ul>	(40 <b>Rewards Points</b> for every RM10,000)

\* Product eligible for protection by PIDM

\*\*Insurance component of the product is eligible for protection by PIDM (excluding the investment component)



- (iv) The **Rewards Points** will be credited into your Visa Platinum Card account monthly.
- (v) For clients who newly signed up for **Premium Banking**, the **Rewards Points** will not be available until the following month from the month the Visa Platinum Card is successfully approved.
- (vi) If you are in default on your Visa Platinum Card or it is terminated for whatever reason, you will not qualify for any Reward Points.
- (vii) The criteria and method used to calculate the **Rewards Points** are determined at the sole discretion of the Bank. The Bank reserves the right to alter or terminate the **Rewards Points** and amend terms and conditions herein at any time including but not limited to the calculating method, the product categories or the list of products in each **product category**, the criteria and earning rates. In case of dispute, the decision of the Bank shall be final and binding.

### **Product Fees and Charges**

4.1 Respective fees and charges for all products mentioned in these Terms and Conditions are subject to their respective terms as stipulated in the Bank's Fees and Charge available at the Bank's website at [sc.com/my](http://sc.com/my).

### **Other Services and Privileges**

5.1 We may introduce you to services and privileges provided by third parties. These services and privileges are subject to the terms and conditions of those third parties. You may be required to sign a separate agreement with the third parties. We are not responsible for any loss you may incur in connection with these third party services and privileges.

### **Variation and Discontinuance**

6.1 We may vary or withdraw the **Premium Banking** services, benefits and privileges. We reserves the right not to provide you or cease to provide you with any **Premium Banking** services, benefits or privileges if you are downgraded from the **Premium Banking** for any reason whatsoever. We will notify you as soon as possible if this happen but we do not need to give you any reason for doing this.

6.2 You acknowledge that various features of **Premium Banking** may be changed from time to time, including membership terms, fees and product categories or the list of products in each **product category**. If we make such changes, we will give you notice in accordance with our usual practice and in accordance with any applicable law.

### **Meaning of words**

You also need to refer to our Client terms and other applicable product terms which also define key words used in these terms. If a word defined in these terms is also defined in other parts of our **banking agreement**, the definition in these terms applies for the purposes of **Premium Banking**.

**banking agreement** means the agreement between you and the Bank formed when we accept an application from you, the terms of which include our Client Terms and the relevant product terms.

**card spend** means retail transactions charged to your Visa Platinum Card. **Card spend** includes bill payments via our online banking service but excludes:

- Purchases of petrol,
- Points purchase,
- Cash advances,
- Interest, fees or charges,
- Disputed transactions
- Any type of balance transfers, and
- Any type of installment payment plans

**Premium Banking customer(s)** refer to our customers who have a valid **Premium Banking** membership with us.

**primary account holder** in a joint account means the account holder whose name appears first in our records.

**product category** means the categories of products for which you may earn **Rewards Points** under the **Premium Banking**.

**Premium Banking** means the Premium Banking services, benefits and privileges.

**Reward Points** means the points earned under the **Premium Banking**

**you** and **your** refers to you as a **Premium Banking customer** of the Bank and where the context allows, your joint account holder or your authorised person.



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