

## STANDARD CHARTERED BANK MALAYSIA BERHAD

### Standard Chartered CashBack 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 Customer 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.

#### CashBack Gold MasterCard

The issuance of the *CashBack Gold MasterCard* 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 *CashBack Gold MasterCard*.

#### Eligibility

You are eligible to apply for a *CashBack Gold MasterCard* 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*.

#### Cashback

We give you *CashBack* in the following situations:

- (a) 2% *CashBack* on your *cashback transactions* when you spend a minimum of RM500 but less than RM800 per month in retail purchases (local and international) on your *CashBack Gold MasterCard* as shown in your credit card statement, subject to a cap of RM10 per month;
- (b) 3% *CashBack* on your *cashback transactions* when you spend a minimum of RM800 but less than RM1500 per month in retail purchases (local and international) on your *CashBack Gold MasterCard* as shown in your credit card statement, subject to a cap of RM 25 per month;
- (c) 5% *CashBack* on your *cashback transactions* when you spend a minimum of RM1500 or more per month in retail purchases (local and international) on your *CashBack Gold MasterCard* as shown in your credit card statement, subject to a cap of RM 50 per month.

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*.

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](http://www.sc.com/my). Please refer to the *CashBack Programme* terms in the Rewards Terms.

All *Cashback* earned will be capped at RM 50 only per month.

All *Cashback* must be redeemed prior to the *points cancellation date*. The *points cancellation date* will be shown in your monthly *credit card* statement.

We may refuse to give you *Cashback* if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized.

360° *Rewards Points* and *WorldMiles Points* are not applicable for this product.

## 6) Annual Fee

You must pay annual fee of RM185.50 (inclusive of 6% GST) for principal cardholders and RM106 (inclusive of 6% GST) for supplementary cardholders.

Effective 1st August 2018, your annual fee for principal and supplementary cardholders will be waived if you made retail purchases of at least RM20,000 per annum on **each** Cashback Gold MasterCard principal and supplementary cards.

Annual spend of principal and supplementary card will be calculated separately and no combination of spend shall be allowed.

## 7) Meaning of words

*CashBack Gold MasterCard* means the Standard Chartered CashBack Gold MasterCard Credit Card.

*cashback transactions* means all retail purchases (local and international) but excludes all types of transactions made at petrol stations or petrol kiosks including purchases of petrol, and any type of insurance payments.

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.

*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 Transfer 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, 6051)