

STANDARD CHARTERED BANK MALAYSIA BERHAD

Standard Chartered Gold Mastercard Credit Card (Basic 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.

Gold Mastercard Credit Card

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

Eligibility

You are eligible to apply for a *Gold Mastercard 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.

360° Rewards Points (Rewards Points)

1. You will earn one (1) Rewards Point for every RM1.00 of Retail Purchase payment (local and overseas) except for *petrol transactions*.
2. 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 Transfer, 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
 - iv. Petrol transaction made at petrol stations or petrol kiosk including purchases of petrol
3. For avoidance of doubt, casino transactions are considered as cash advances by the Bank. (MCC 7995, 4829, 6051)
4. 360° Rewards Points earned are valid for a maximum of 3 years only.
5. We may refuse to give 360° Rewards Points if we believe or suspect that any transaction is illegal, fraudulent, dishonest, or unauthorized. Any appeal, claim or dispute in regard of the Rewards Points will be decided on our sole discretion.

Meaning of words

Gold Mastercard credit card means the Standard Chartered Gold Mastercard credit card.

Petrol transactions are defined as transactions under *Merchant Category Code* (MCC) 5172, 5983, 5541 and 5542.

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 form of payment. The code classifies type of goods or services provided by the merchant.

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