



## Multiply your rewards easily from your daily spending with Visa Platinum.

Thank you for being a Visa Platinum credit card customer. We know how important points are to you, and we are now making it easier for you to multiply your 360° Rewards Points.

Effective 21 April 2017, pamper yourself with these improved benefits lined up just for you:

**5,000**  
bonus points  
every month

Get 5,000 bonus points every month when you spend a minimum RM1,500 in retail purchases<sup>1</sup>. Additionally, your supplementary card will also get 5,000 bonus points<sup>2</sup> if they spend minimum RM1,500 in retail purchases monthly<sup>3</sup>.

**5x**

### Dining

Savour every moment in your preferred restaurant<sup>4</sup> and enjoy 5x points

**5x**

### Department Stores

Shop for your favourite brands at any department store<sup>5</sup> and enjoy 5x points

**5x**

### Overseas Transactions

Make your travel hassle-free by using your Visa Platinum credit card for all your overseas retail purchases<sup>6</sup> and enjoy 5x points

You will continue to earn **1x points** for all your other local spends.

With the 360° Rewards Points earned, you will be spoilt for choice with our vast selection of amazing rewards for home, dining, fashion, and electronics. Earn your 360° Rewards Points and start redeeming.

What's more?

As an appreciation towards your continuous support, we are waiving the annual membership fee for life from 21 April 2017 onwards.

## For example

If you spend RM1,500 in a month<sup>3</sup> on these categories:

Spending Category	Spend Distribution	Spend Amount	Points Multiplier	Points Earned
Dining <sup>4</sup>	40%	RM600	5x	3,000
Department Store <sup>5</sup>	20%	RM300	5x	1,500
Overseas <sup>6</sup>	10%	RM150	5x	750
Other (such as groceries, petrol, pharmacies)	30%	RM450	1x	450
<b>Total</b>	<b>100%</b>	<b>RM1,500</b>		<b>5,700</b>
<b>Bonus points when you spend more than RM1,500</b>				<b>5,000</b>
<b>Total points earned for the month<sup>3</sup></b>				<b>10,700</b>
<b>Total 360° Rewards Points earned for 12 months</b> (assuming a consistent monthly spend as illustrated above)				<b>128,400</b>

The above table is for illustration purposes only.

## Start redeeming<sup>7</sup> your points and get rewarded effortlessly. For example:

20,000 points & above	50,000 points & above	150,000 points & above
Spend RM1,500 monthly for 2 months* <ul style="list-style-type: none"><li>• Barry Smith Cash Carrier (Travel Pouch)</li><li>• Hypergear Waterproof 5L Bag</li><li>• Thermos 350ml Unique Drinking Mug</li></ul>	Spend RM1,500 monthly for 5 months* <ul style="list-style-type: none"><li>• 20" 4 Wheels Barry Smith Luggage</li><li>• Black &amp; Decker Car Vacuum</li><li>• Electrolux Coffee Maker</li></ul>	Spend RM 2,000 monthly for 12 months* <ul style="list-style-type: none"><li>• Philips DVD Home Theatre</li><li>• Samsung Galaxy Phones</li><li>• Apple Products</li></ul>

\*Assuming same spend distribution as illustrated above.



<sup>1</sup> Retail purchases exclude 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 Payment Plus, Flexi on Balance, Flexi on Balance Plus, Cheque-On-Call and Cheque-On-Call Plus. <sup>2</sup> Retail purchases made by Supplementary Card will be calculated separately and no combination of the principal and supplementary purchases shall be allowed. Bonus points earned from Supplementary Card will be credited into the Principal Cardmember's account. <sup>3</sup> One month refers to one statement cycle/billing cycle. <sup>4</sup> Only transactions made in Ringgit Malaysia and transacted in restaurants with registered Merchant Category Code (MCC) of 5812, 5813 and 5814 are entitled for 5x 360° Rewards Points. <sup>5</sup> Only transactions made in Ringgit Malaysia and transacted in department stores with registered MCC of 5311 are entitled for 5x 360° Rewards Points. <sup>6</sup> Overseas retail purchases refer to retail purchases settled in foreign currency. <sup>7</sup> All redemption items are subject to availability on first come first serve basis.

For most updated items and required points to redeem, please refer to [https://360rewards.standardchartered.com/my/rewards\\_home](https://360rewards.standardchartered.com/my/rewards_home)