



Rewards Terms

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Important notice

You need to read this document.

It sets out the terms and conditions of our rewards programme. These terms are in addition to the other documents mentioned in Part A of our Client Terms. To the extent of any inconsistency between these terms and our Client Terms, these terms prevail.

Key words

The meaning of key words printed *like this* and other words used in our *banking agreement* is explained at the end of the 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.

1 Eligibility

Eligibility

- 1.1 This rewards programme is the *points scheme* offered to *cardholders* whose *credit card account* is of *good standing* only. *Cardholders* of *corporate cards* are excluded from this rewards programme.

Points Earning and Validity

- 1.2 Some types of credit cards have different *points schemes*. For example, only the *WorldMiles Card* earns *WorldMiles points* under the *WorldMiles Programme*, and only the *CashBack Cards* earns *CashBack* under the *CashBack Programme*. Other selected credit cards earn *360° Rewards Points* under the *360° Rewards Programme*. For further details, please refer to the *product brochure*.
- 1.3 We may specify from time to time the amount of Ringgit Malaysia which needs to be spent using your *credit card* to earn one *point*. We may also from time to time specify other ways by which *points* may be earned.
- 1.4 The *product brochure* sets out the method for calculating *points* earned. Unless stated in the product brochure, *points* cannot be earned on *cash advances*, cash withdrawals, interest, fees or charges, disputed transactions or charges which are subsequently reversed, voided, disputed or charged-back to the *credit card*, any type of Balance Transfers, petrol charges, insurance payments, bill payments, or any type of instalment payment plans.
- 1.5 The number of *points* you can earn on all *credit cards* will be capped at your combined *credit card* limit.
- 1.6 *Points* accrue from when your *account* is opened and may be used until the *points cancellation date*. Except as set out in the *product brochure*, all *points* earned before the *points cancellation date* are automatically cancelled on the *points cancellation date*.
- 1.7 All applications to use *points* which we receive after the *points cancellation date*, and any attempted use of *points* after the *points cancellation date*, is not valid and has no effect, unless:
- the *product brochure* states otherwise, or
 - we notify you that you are allowed a period of time after the *points cancellation date* to use your accrued *points*.
- 1.8 You may use *points* to redeem goods and services we specify from time to time. Goods and services redeemed are not refundable or exchangeable for cash.
- 1.9 You may not use any *points* if the status of your *accounts* are not normal or current or if you or any *supplementary cardholder* (if applicable) is in *default* or otherwise have not complied with the banking agreement.
- 1.10 We may cancel or reverse any *points* awarded if we find they were awarded in error or if they

were awarded in relation to any transaction which is later reversed for any reason.

- 1.11 *Points* are awarded for each ringgit spent based on the total posted ringgit amount of retail purchases (local and international) made on your credit card, including any *supplementary cards*.
- 1.12 *Points* are accrued in your name only as principal *cardholder*. *Gift* redemption may only be carried out by you before the *points cancellation date*.
- 1.13 We are not liable for any delay in the actual recording of *points* under this rewards programme. We reserve the right to amend or modify the manner in which *points* are awarded.

2 Gift redemption

- 2.1 You can either make a redemption request online, through our branches, or via our 24-hour Customer Service Hotline. To make a redemption request online, you must register for online banking.
- 2.2 Once we have accepted a redemption request, you cannot revoke, cancel, return or exchange it.
- 2.3 Redemptions will be fulfilled in the sequence in which they are received. If your *credit card* is not of *good standing* or your *bonus points account* has insufficient *points*, the request for redemption of *gifts* will be rejected automatically.
- 2.4 Once the *points* are successfully redeemed for any *gifts*, such *points* cannot be transferred back to your *bonus points account* and such *points* will be treated as extinguished.
- 2.5 If you choose to redeem the gifts via *Points Plus Pay*, the ringgit value portion of the redemption must be paid by debiting your *credit card account*. By choosing the *Points Plus Pay* option, you authorise us to make this debit. We will not accept any other mode of payment for *Points Plus Pay*. If there is insufficient credit limit available in your *credit card account*, the request for redemption of gifts will be rejected automatically. If your available *points* balance is less than 20% of the amount of *points* (or any minimum number of *points* we may specify) as required for redeeming a *gift*, your request for redemption of gifts will be rejected automatically.
- 2.6 We accept no liability with respect to *gifts* supplied or in connection with any *merchant / supplier's* refusal to accept any vouchers and / or confirmation letters relating to *gifts* redemption. Any rights which you may have in connection with a *gift* is solely against the *merchant/supplier* of the *gifts*.
- 2.7 By conducting the rewards programme, we do not accept any liability, including liabilities with respect to death or injury or consequential *loss* arising in any way from the redemption or supply of the *gifts*. This includes any injury or *loss* you or your accompanying persons may suffer whilst on holiday using the hotel or holiday package redeemed with the *points* or resulting from any advice, pointers, tips or directions which may be

contained in the *catalogue* or any other publication we may issue or from the loss, theft, and / or destruction of the *gifts*.

- 2.8 We make no representation or warranty with respect to the *gifts* provided under rewards programme. In particular, we give no warranty and / or representation with respect to the quality of *gifts* or their suitability for any purpose.
- 2.9 Any dispute concerning the goods and / or services redeemed as *gifts* under the rewards programme must be settled directly between you and the participating *merchant*/supplier. We are not responsible for resolving such disputes or for the dispute itself.
- 2.10 *Gifts* that consist of certificates, vouchers, e-vouchers, mCerts, or any type of written communication issued by participating *merchants* / suppliers under the rewards programme cannot be encashed and cannot be used in conjunction with any other promotion or offer unless stated otherwise. The certificates, vouchers or written communication are valid for use until the date specified on them. If they remain unused after this date, they will totally lapse and will not be replaced. The use of the certificates, vouchers or written communication are subject to their respective terms and conditions and are valid for use only at participating *merchants* / suppliers under the rewards programme.
- 2.11 Where the certificates or vouchers specify a value, and are used for less than the value mentioned, the difference will not be refunded. If the value of the certificates/vouchers is less than the value of the items purchased, the *cardholder* must pay the difference in cash or by *credit card* to the participating *merchant* / supplier.
- 2.12 If an e-voucher is made available for redemption, it will be sent to your email address registered with us at point of redemption. An email address is necessary for the redemption of an e-voucher. We are not responsible for any delay in transmission of, loss of, or non-receipt of, the e-voucher redeemed by you.
- 2.13 If a mCert is made available for redemption, it will be sent to your mobile number as registered with us at point of redemption via SMS. We are not responsible for any delay in transmission of, loss of, or non-receipt of, the mCert redeemed by you.
- 2.14 If your choice of *gift* is unavailable, we reserve the right to replace it with a substitute of similar value. All *gifts* are available while stocks last. We reserve the right to discontinue any featured gifts or to replace all or any of them with different products, models, colour or services by notice to you in accordance with our usual practice and in accordance with any applicable law. Please note that *gifts* available through the different redemption channels may differ.
- 2.15 Fraud and abuse relating to redemption may result in the forfeiture of *points* and the cancellation of your *credit cards*.

- 2.16 No notification letter will be delivered for rejected redemptions. You are advised to check the status of your redemption request online.

3 Online Travel Redemption

- 3.1 If made available by us, the online redemption platform may contain a hyperlink to a third party website with the following features:
- Such third party website is an online travel redemption website ("Travel Site") owned and powered by Asiatravel.com Holdings Limited which will feature promotions relating to travel, accommodation, packages which you can redeem using your 360° Rewards Points.
 - When you access the Travel Site through our website or the online redemption platform, your name and accumulated *points* will be transmitted to the Travel Site through a one-way and one-time encrypted message. If you do not consent to the details being transmitted to Travel Site, you should not access the Travel Site. The operator of the Travel Site will not be able to access our website (secured or otherwise) to gather any more information, other than the information that was passed through.
 - All products and services offered on the Travel Site are offered by Asiatravel.com Holdings Limited. We do not endorse, and make no representation or warranty in connection with the products or services offered on the Travel Site. We are not responsible for any loss incurred in connection with any purchase or usage at the Travel Site or any hyperlinked sites whether being accessible via the online redemption platform or the Travel Site.
 - You may use 360° Rewards Points to redeem for any of the products / services that may be offered under the Travel Site.
 - The Travel Site may also offer goods and services which you may purchase directly using your *credit card*.
 - Any transactions effected on the Travel Site are made on your own accord. We are not responsible and make no representation as to the quality or suitability of the products or services for their purpose. Any dispute concerning the goods or services purchased or redeemed on or through the Travel Site must be settled by you directly with the relevant merchant or supplier online. We take no responsibility for resolving such disputes.

4 eShops

- 4.1 If made available by us, the online redemption platform may contain hyperlink to a third party website ("eShops") with the following features:
- The eShops are owned and powered by a third party, and may in turn provide hyperlinks to the websites hosted and/or operated by third party suppliers or merchants online ("Online Retailers") and

displays promotions offered by such Online Retailers. For the avoidance of doubt, eShops do not include the websites hosted and/or operated by such Online Retailers. The eShops and the Online Retailers appearing on eShops are independently run and not owned or partnered by us to provide products or services to our *cardholders*. Separate registration shall be made under the eShops in order to enjoy its services.

- You may purchase the products or services on these websites using your *credit cards*.
- We are not responsible for, do not endorse, and make no representation or warranty in connection with, any hyperlinked internet sites on the online redemption platform or our website. We are not responsible for any *loss* incurred in connection with any purchase or usage at those hyperlinked sites.
- Any transactions effected through eShops or through the Online Retailers are made on your own accord. We are not responsible, and made no representation as to the quality or suitability of the products for their purpose. Any dispute concerning the goods and services purchased or redeemed on eShops or the Online Retailer's website must be settled by you directly with the Online Retailer. We do not take responsibility for resolving such disputes.

5 WorldMiles Points Redemption

- 5.1 *WorldMiles Points* may only be redeemed for *miles* (see *Mileage Programme*) and vouchers issued by Asiatravel.com Holdings Limited.
- 5.2 You are not allowed to combine your *WorldMiles Points* with any other *points* for redemption.

6 CashBack Redemption

- 6.1 You may redeem *CashBack* for cash which will be credited into the *credit card account* of your *CashBack Card* or for any of the available *gifts*.
- 6.2 The minimum amount of cash to be redeemed is RM1 per account.
- 6.3 You are not allowed to combine your *CashBack* with any other *points* for redemption.

7 Delivery of Gifts

- 7.1 Once we have accepted a redemption request, *gifts* will be delivered to the address you have notified us as the address for receipt of notices and other communications in connection with our *banking agreement*. It must be a valid delivery address in Malaysia. Delivery will not be made to a P.O. Box address.
- 7.2 The *gifts* will be delivered within 14 *working days* (for both East Malaysia and West Malaysia) after we receive your redemption request.
- 7.3 Proof of delivery of *gifts* is by way of written acknowledgement of receipt of the *gifts* by any occupant at the delivery address (irrespective of whether or not that occupant is the *cardholder*).

Where the address is an office address, receipt by an office staff is deemed to be the acknowledgement of the *cardholder*. The recipients (whether *cardholder* or non-cardholders) must present identification documents such as their National Registration Identity Card and / or passports to the delivery agent. If they do not, the delivery agent has the right to refuse delivery and to return the *gifts* to us.

- 7.4 If you do not receive the *gift* after 14 *working days* from the date we receive your redemption request, you must inform us within 1 month from the date we receive your redemption request. We will arrange for the re-delivery of the *gift* to you after the delivery agent confirms non-delivery of the *gifts*.
- 7.5 If you do not inform us of non-receipt within the 1-month period, you are deemed to have received the *gifts*.
- 7.6 You must examine the *gift* immediately upon delivery. You must contact our Customer Service Hotline within 24 hours to inform us of any damaged, defective and / or faulty *gift* and must either:
- reject the *gift* at the time of delivery, or
 - return the *gift* immediately within 3 *working days* to such place and / or person as we direct.
- 7.7 A replacement gift will be delivered within 14 *working days* after the return of the gift. If you do not notify us within 24 hours and return the gift within 3 *working days*, the gift is deemed to have been delivered in good working order.
- 7.8 You authorise us to release your contact and delivery information to any parties we may use to deliver the *gift*. These parties may contact you for verification and confirmation purposes. You acknowledge that we shall not be held responsible for the acts or omissions of such relevant parties (including but not limited to acts or omissions relating to fraud or negligence) not in relation to the delivery of such *gifts*. Your information will also be provided to Travel Site if you choose to access those websites.
- 7.9 We are not responsible for lost or stolen redeemed vouchers, e-Vouchers, mCerts or any *gifts* redeemed, whether the loss occurred in the course of delivery or under any other situation.

8 Online Redemption Platform Features

Watch List Feature

- 8.1 If the watch list feature is made available under the online redemption platform, you may add a *gift* to a watch list to be redeemed at a later date. We may remove the item from the watch list if it is no longer available for redemption.

Wait List feature

- 8.2 From time to time, we may introduce a *gift* that may be available for redemption at a later time. If the wait list feature is made available under the online redemption platform, you may add

this item to the wait list. Redemption of the item is still subject to availability and to these terms.

Points Plus Pay feature

- 8.3 The *Points Plus Pay* feature may be made available for certain *gifts* under the online redemption platform. The selection of *gifts* is subject to change.

9 Mileage Programme

- 9.1 You may choose to convert your *points* to *miles* provided:
- You are already registered with the *PMP* prior to redemption of *points*; and
 - You inform us of your *PMP* membership number at the time of redemption.
- 9.2 Once *points* are converted into *miles*, the *miles* cannot be reconverted into *points* thereafter.
- 9.3 Conversion of *points* into *miles* will take at least ten (10) *working days* for completion of conversion and we are under no obligation to effect a manual transfer.
- 9.4 We reserve the right to revoke and withdraw your participation of the *PMP* from this rewards programme and the right to change the conversion rate. We also reserve the right to withdraw from participating in the selected *PMP* programme.
- 9.5 We reserve the right to adjust the number of resulting *miles* or the remaining number of *points* if any error has been made in the conversion process. We will inform you in writing of the change.
- 9.6 You must notify us on any errors in the conversion of the *points* within one (1) month of the transaction date. We are not liable for lost *points* if you do not report it within that period.
- 9.7 Redemption of *miles* must be made in multiples of 1,000 *points* and the minimum amount of *miles* to be redeemed will be dependent on the *PMP*. Any request for redemption will be automatically cancelled if we do not receive sufficient information for the conversion.
- 9.8 *CashBack* cannot be redeemed for *miles*.

10 Points Transfer

- 10.1 You can transfer your *360° Rewards Points* to a maximum of 5 nominated family members or friends who hold a *credit card* issued by us.
- 10.2 The *credit card account* of the persons nominated must be of *good standing*.
- 10.3 You must pay a transfer fee of RM10 for every 50,000 *360° Rewards Points* transferred.

You will be charged RM10 if you transfer 40,000 *360° Rewards Points*.

You will be charged RM20 if you transfer 60,000 *360° Rewards Points*.

A transfer fee of RM10 applies for every 50,000 *points* or less. With effect from 1st

April 2015, this transfer fee will be subject to 6% GST.

There is no charge for transfer of *360° Rewards Points* between principal and *supplementary cardholders*.

- 10.4 Once transferred, these *360° Rewards Points* will be automatically cancelled on the *points cancellation date* of the nominated person's *credit card account*.
- 10.5 *360° Rewards Points* which have already been cancelled cannot be transferred.
- 10.6 Once a transfer has been processed, it is irrevocable and may not be cancelled or altered.
- 10.7 We reserve the right to not proceed with your request for a transfer of the *360° Rewards Points* if the nominated person's account is not of *good standing*.
- 10.8 *WorldMiles Points* and *CashBack* cannot be transferred.

11 General Information

- 11.1 We will determine all questions or disputes regarding eligibility for the rewards programme, or in relation to accrual of *points* or the redemption of *gifts*, including the conversion of *points* to *PMP points*, at our sole and absolute discretion.
- 11.2 The *gifts* set out in the *catalogue* are valid for redemption during the stipulated redemption period while stocks last.
- 11.3 All props, accessories or equipment featured together with the *gifts* in any photographs in the *catalogue* are for decorative purposes only and do not form part of the *gifts* to be redeemed by you.
- 11.4 We reserve the right to revise these terms at any time. Any such change will be announced on our website at www.sc.com/my.

12 Meaning of words

You also need to refer to our Client 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 this Rewards Terms.

360° Rewards Programme means the *points scheme* offered to *cardholders* whose *credit card account* is of *good standing* only. *Cardholders* of *corporate cards*, *CashBack Cards* and *WorldMiles Cards* are excluded from *360° Rewards Programme*.

360° Rewards Points means the *points* earned under the *360° Rewards Programme*.

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

CashBack Card means either the JustOne Platinum MasterCard Credit Card, the Gold CashBack

MasterCard Credit Card, or the JustOne Gold MasterCard Credit Card.

CashBack means the *points* earned under the *CashBack Programme*.

CashBack Programme means the *points scheme* offered only to *cardholders* of *Cashback Cards* whose *credit card account* is of *good standing*.

catalogue means the catalogue of *gifts* and may be in either printed or electronic form.

you and **your** refers to you as the principal *cardholder*.

gift or **gifts** means goods, vouchers, services, magazines and other privileges as may be contained in the *catalogue* and excludes *other rewards*. This list is not exhaustive and may be subject to changes and / or variation by us any time at our sole and absolute discretion.

good standing means a *credit card account* that is currently not overdue in payment, has not exceeded its credit limit, is not going to be closed upon its card expiration date, and is not cancelled nor terminated by the *cardholder* or by us.

points means *bonus points* awarded to you on your *credit card* under the relevant *points scheme*, specifically *360° Rewards Points* under the *360° Rewards Programme*, *WorldMiles Points* under the *WorldMiles Programme*, and *CashBack* under the *CashBack Programme*.

points cancellation date means the earlier of:

- the third anniversary from the date of the opening of your *account* (or your first *account* if you have more than one *account*)

You apply for a *credit card* on 15 March 2013. Your *points cancellation date* will be 3 years from 15 March 2013 i.e. 14 March 2016.

You apply for another *credit card* and receive it on 23 March 2013. As you already have an existing *account* with us, the *points cancellation date* for this

second *account* will follow the *points cancellation date* of your first *account* i.e. 14 March 2016.

- the date on which your use of the *account* for the *credit card* is terminated or the *account* for the *credit card* is closed; or
- the date on which your *credit card* expires without renewal.

points scheme means the *bonus points scheme* established by us for our *credit card* programme which allows you and any *supplementary cardholder* to:

- earn *points* when you use your *credit card* or *supplementary card* to pay for any goods and services; and
- use or redeem the *points* to pay or exchange for the goods and services at the outlets as we specify from time to time.

Points Plus Pay means redemption option that allows the *cardholder* to redeem *gifts* by using a combination of *points* and a monetary payment of a Ringgit amount fixed under the rewards programme.

PMP means the Frequent Flyer Programme which includes Malaysia Airlines Enrich Miles, Singapore Airlines Krisflyer Miles, Air Asia BIG Points, and Cathay Pacific-Asia miles.

miles means the *points* issued and managed by the *PMP*.

WorldMiles Card means the WorldMiles MasterCard World Credit Card

WorldMiles Points means the *points* earned under the *WorldMiles Programme*.

WorldMiles Programme means the *points scheme* offered only to *cardholders* of *WorldMiles Card* whose *credit card account* is of *good standing*.

working day means a day when we are open for business.