

Standard Chartered JustOne Platinum MasterCard Credit Card Terms and Conditions

1) Important Notice

You must read these terms and conditions together with the Customer Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, 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 Customer Terms, the Credit Card Terms, or the Additional Credit Card Services Guidelines, these terms and conditions shall prevail.

2) 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 Customer Terms, the Credit Card Terms, and the Additional Credit Card Services Guidelines. 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.

3) JustOne Platinum Card

The issuance of the *JustOne Platinum Card* and its use is subject to these terms and conditions, the Customer Terms, the Credit Card Terms, the Additional Credit Card Services Guidelines, and any other documents referred to in Part A of our Customer Terms forming *our banking agreement*. All these terms and conditions are binding on you once you have received and/or used the *JustOne Platinum Card*.

4) Eligibility

You are eligible to apply for a *JustOne Platinum 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*.

5) Petrol Cashback

We give you *petrol cashback* in the following situations:

- (a) *petrol cashback* of 4% when you spend a minimum of RM500 but less than RM1,000 per month in retail purchases (local and international) on your *JustOne Platinum Card* as shown in your credit card statement, subject to a cap of RM12 per month;
- (b) *petrol cashback* of 7% when you spend a minimum of RM1,000 but less than RM2,500 per month in retail purchases (local and international) on your *JustOne Platinum Card* as shown in your credit card statement, subject to a cap of to RM28 per month
- (c) *petrol cashback* of 10% when you spend a minimum of RM2,500 or more per month in retail purchases (local and international) on your *JustOne Platinum Card* as shown in your credit card statement, you will receive a *petrol cashback* cap up to RM70 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 *petrol cashback*.

Retail purchases excludes *cash advances*, cash withdrawals, charges for *cash advance* or cash withdrawals, *annual fees*, interest, finance charges, disputed transactions, *Balance Transfers*, and other such charges.

We will automatically credit the amount of the *petrol cashback* to your *credit card account* or any other *account* we designate within the 60 days after the end of the relevant transaction month.

We are not liable for any delay in paying you the *petrol cashback*.

All *petrol cashback* will be capped up to RM70 only per month.

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

Reward points are not applicable for this product.

6) Meaning of words

JustOne Platinum Card means the Standard Chartered JustOne Platinum MasterCard Credit Card.

Petrol cashback means the *cash rebate* we give to you calculated on a percentage we determine of the money you spend on your *JustOne Platinum Card* and *supplementary cards* at petrol stations in Malaysia, as shown in your *credit card* statement.

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. If a transaction is posted in the following month, it will only be included in the following month's calculation. Please note that transactions may be posted by the merchant as late as 30 days after the transaction date.