



Personal Banking Suite / Employee Banking Suite Rewards Programme Guidelines

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Important notice

You need to read this document.

It sets out the terms and conditions of our Personal Banking Suite / Employee Banking Suite Rewards Programme. These guidelines are in addition to the other documents mentioned in Part A of our Customer Terms. To the extent of any inconsistency between these guidelines and our Customer Terms, these guidelines 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 Customer 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 guidelines.

1 Eligibility

- 1.1 This *Programme* applies only to our *Personal Banking customers* who take up the *Personal Banking Suite* or the *Employee Banking Suite*. Preferred Banking customers, members of Standard Chartered Priority Banking and clients of the Standard Chartered Private Bank are not eligible for this *Programme*.
- 1.2 The *Personal Banking Suite* consists of the following:
- a *Platinum Card* (held as principal cardholder), and
 - an eSaver *account* (held as *primary account holder*).
- 1.3 The *Employee Banking Suite* consists of the following:
- a *Platinum Card* (held as principal cardholder), and
 - a *SuperSalary account* (held as *primary account holder*).

Platinum Cards under this *Programme* exclude Standard Chartered Business Visa Platinum credit card, *corporate cards* and *co-brand cards*.

All your *accounts* with us must be in good standing, without any breach of the *banking agreement*.

- 1.4 You will not be eligible to receive rewards under this *Programme* if:
- you no longer hold any valid *Platinum Card*, or
 - you no longer hold an active and valid eSaver *account* or *SuperSalary account*, or
 - any of your *accounts* with us is not in good standing or is otherwise in breach of the *banking agreement*.

2 Rewards

Rewards Points

- 2.1 We reward you with *Rewards Points* under this *Programme*:
- when you spend on your *Platinum Card*, known as *Credit Card Spend Rewards Points*; or
 - if you hold *products* in any *product category*, known as *Relationship Rewards Points*.
- 2.2 We will not give *Rewards Points* for *products* where you are in breach of our *banking agreement* or other terms and conditions.
- 2.3 *Rewards Points* under this *Programme* will be credited into your *credit card points* account and are accumulated with *points* earned under the *points scheme* for your *credit cards*. *Rewards Points* may be used together with and in the same way as *points* in the *points scheme*.

Credit Card Spend Rewards Points

- 2.4 You earn *Credit Card Spend Rewards Points* under this *Programme* on your total *card spend*

in each of your *Platinum Cards* as follows. We determine your *card spend* based on the transactions shown in your statement each month.

- If the total *card spend* shown in your statement that month for that *Platinum Card* is less than RM1,500, you get 1 *Reward Point* for every RM1 you spend on that *Platinum Card* in Malaysia, and 3 *Reward Points* for every RM1 you spend on that *Platinum Card* overseas.
- If the total *card spend* shown in your statement that month for that *Platinum Card* is RM1,500 or more, you get 1.5 *Reward Points* for every RM1 you spend on that *Platinum Card* in Malaysia, and 3.5 *Reward Points* for every RM1 you spend on that *Platinum Card* overseas.

Credit Card Spend Rewards Points are calculated separately for each *Platinum Card*.

Relationship Rewards Points

- 2.5 You earn *Relationship Rewards Points* under this *Programme* as follows, on *products* which you hold in each *product category*.
- We give you a fixed reward of 125 *Rewards Points* for each *product category* in which you hold *products* as at the end of each calendar month. This is the maximum *Relationship Rewards Points* given for each *product category* per month regardless of how many *products* you hold in each *product category*.
 - If the *product* is held jointly with another person, you will get the *Reward Points* only if you are the *primary account holder*.
 - *Products* which mature before the end of the month will not earn *Relationship Reward Points* for that month.
- 2.6 The *products* in the *product categories* are:

Product category	Products
Mortgage	<ul style="list-style-type: none"> ■ Any <i>mortgage facilities</i> with us ■ Any home financing facility with Standard Chartered Saadiq Berhad
Investment	<ul style="list-style-type: none"> ■ The following investment <i>products</i> purchased and held with us: <ul style="list-style-type: none"> - unit trust investments - bond investments - structured investments (including Premium Currency Investment and Premium Equity Linked Investment). ■ Single premium insurance plans from Prudential Assurance (M) Berhad and purchased through us. ■ Single contribution takaful

	plans from Etiqa Takaful Berhad and purchased through Standard Chartered Saadiq Berhad.
Fixed Deposits (any currency)	<ul style="list-style-type: none"> ▪ <i>Fixed deposits</i> held with us ▪ General investment account-i held with Standard Chartered Saadiq Berhad
Current/Savings Accounts (any currency)	<ul style="list-style-type: none"> ▪ Any <i>current/cheque account</i> or <i>savings account</i> held with us ▪ Any current or savings account held with Standard Chartered Saadiq Berhad <p>However, Relationship Rewards Points will not be awarded for a current account that is in debit balance for that month.</p>

We may change these *product categories* or the list of *products* in each *product category*. If we do so, we will give you notice in accordance with our usual practice and in accordance with any applicable law.

2.7 We also give you Relationship Rewards Points for *online bill payments* and *online interbank card payments* as follows:

- We give you a fixed reward of 125 *Rewards Points* for each calendar month in which you make at least one *online bill payment* or *online interbank card payment*.
- We only give Relationship Rewards Points for *online bill payments* made from a *current/cheque account* or a *savings account*.

3 Meaning of words

You also need to refer to our Customer 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 the *Programme*.

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

card spend means retail transactions charged to your *Platinum Card*. *Card spend* includes bill payments via our *online banking service* but excludes:

- purchases of petrol,
- *points purchases*,
- *cash advances*,
- interest, fees or charges,
- disputed transactions,
- any type of *balance transfers*, and
- any type of instalment payment plans.

online bill payment means paying a bill using the bill payment services under our *online banking service*.

online interbank card payment means a fund transfer to pay a credit card account held with another bank (other than Standard Chartered Saadiq Berhad) using our *online banking service*.

Personal Banking customers refer to our personal account customers who are not our Preferred Banking customers, members of Standard Chartered Priority Banking or clients of Standard Chartered Private Bank.

Platinum Card means a Standard Chartered Platinum Credit Card issued by us in Malaysia but excludes the Standard Chartered Business Visa Platinum credit card, *corporate cards* and *co-brand cards*.

primary account holder in a joint account means the account holder whose name appears first in our records.

product category means the categories of *products* for which you may earn Relationship Rewards Points under this *Programme*

Programme means this Rewards Programme for holders of the Personal Banking Suite and holders of the Employee Banking Suite.

Rewards Points means the points earned under this *Programme*.

you and **your** refers to you as a *Personal Banking customer* of the Bank and, where the context allows, your joint account holder or your *authorised person*.