

## Credit Card / CashOne Statement



CHEOK JUN YOON  
NO 124  
JLN 4  
70200, TMN DUYUNG  
SEREMBAN, N SEMBILAN

Please refer to the back for more information on payment options.

Payment Due Date / Tarikh Akhir Pembayaran: 04 Aug 2025

Page / Halaman: 1 of 3

Statement Date / Tarikh Penyata: 14 Jul 2025

**REPAYMENT SLIP / Slip Pembayaran**

| Card Account<br>Akaun Kad                      | New Balance<br>Baki Baru | Min. Payment Due<br>Pembayaran Minima | Payment Encl.<br>Bayaran Disertakan |
|--|--------------------------|---------------------------------------|-------------------------------------|
| SIMPLY CASH CREDIT CARD<br>5520-40XX-XXXX-1237 | 60,738.83                | 3,036.94                              |                                     |
| CASH ON CALL PLUS<br>9458-66XX-XXXX-3234       | 45.00                    | 0.00                                  |                                     |
| Total / Jumlah                                 | 60,783.83                | 3,036.94                              |                                     |

**Start paying your credit card bills via Interbank Giro (IBG) or Instant Funds Transfer from your accounts with other bank. It's fast and convenient instead of using cheque.**

**Don't have Standard Chartered Online Banking yet?**  
Sign up today at [sc.com/my](https://sc.com/my)

**WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT.**

If you make only the minimum repayment each period, you will pay more in interest and it will take you longer to pay off your outstanding balance. Please refer to the back page for more information. Alternatively, you may refer to the credit card calculator available on our website.

**AMARAN JIKA HANYA MENJELASKAN BAYARAN MINIMA BULANAN.**

*Jika anda hanya menjelaskan bayaran minima setiap tempoh, jumlah faedah yang dikenakan dan tempoh pembayaran untuk menjelaskan keseluruhan baki tertunggak anda akan bertambah. Sila rujuk kepada muka surat seterusnya untuk maklumat lanjut. Anda boleh merujuk kepada kalkulator kad kredit di laman web kami.*

**For all Credit Card enquiries, please contact us at 603-7711 8888 / 1300 88 8888**

Email : [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com) or Visit: [sc.com/my](https://sc.com/my) for more information  
If you have any query regarding your account, kindly contact us within 30 days.

Credit Card Statement  
Penyata Kad Anda

CHEOK JUN YOON

Page / Halaman : 2 of 3

## YOUR ACCOUNT ACTIVITIES / AKTIVITI-AKTIVITI AKAUN ANDA

|  |        |  |        |
|--|--------|--|--------|
| Approved Credit Limit / Had Kredit Diluluskan : ( combined Limit ) | 72,000 | Available Credit Limit / Baki Kredit : | 11,216 |
|--|--------|--|--------|

|   |             |                                  |             |
|---|-------------|----------------------------------|-------------|
| Payment Due Date / Tarikh Akhir Pembayaran: | 04 Aug 2025 | Statement Date / Tarikh Penyata: | 14 Jul 2025 |
|---|-------------|----------------------------------|-------------|

| Previous Balance<br>Baki Sebelumnya | - Payments<br>Pembayaran | - Credits<br>Kredit | + Purchases<br>Pembelian | + Cash Advance<br>Pendahuluan Tunai | + Charges<br>Caj | = New Balance<br>Baki Baru |
|-------------------------------------|--------------------------|---------------------|--------------------------|-------------------------------------|------------------|----------------------------|
| 69,025.00                           | 11,202.50                | 0.00                | 1,376.25                 | 0.00                                | 1,585.08         | 60,783.83                  |

## SIMPLY CASH CREDIT CARD

5520-40XX-XXXX-1237

| Posting Date<br>Tarikh Bil Diterima | Transaction Date<br>Tarikh Transaksi | Description<br>Diskripsi  | Transaction Reference [Txn Ref]<br>Rujukan Urusniaga /<br>Tax Invoice Ref. No [Inv Ref]<br>Nombor Rujukan Cukai Invois | Currency Amount<br>Jumlah Matawang | RM Amount<br>Jumlah RM              |
|-------------------------------------|--------------------------------------|---|--|------------------------------------|-------------------------------------|
|                                     |                                      | <b>BALANCE FROM PREVIOUS STATEMENT</b><br>Baki dari penyata sebelumnya  |  |                                    | <b>67,775.00</b>                    |
| 07 Jul                              | 07 Jul                               | LATE CHARGES  | Txn Ref: 18800014232   |                                    | 100.00                              |
| 09 Jul                              | 09 Jul                               | DUITNOW PAY-TO-ACCOUNT<br>YEO CHEE WANG<br>20250709MBBEMYKL010ORM1194<br>1889<br>PAY ON BEHALF                              | Txn Ref: 2025070900851591237805  |                                    | 790.00CR                            |
| 09 Jul                              | 09 Jul                               | DUITNOW PAY-TO-ACCOUNT<br>AI SMART TECH SDN. B<br>20250709MFBBMYKL010OCM2014<br>5928<br>TRANSFER FROM ABMB<br>PAY ON BEHALF | Txn Ref: 2025070805064781237809  |                                    | 7,900.00CR                          |
| 14 Jul                              | 13 Jul                               | EMIS 2126102978US   | Txn Ref: 52653845194742863292415   |                                    | 126.25                              |
| 14 Jul                              | 14 Jul                               | ANNUAL FEE  | Txn Ref: 19500006289   |                                    | 250.00                              |
| 14 Jul                              | 14 Jul                               | INTEREST  | Txn Ref: 000000000000  |                                    | 1,177.58                            |
|                                     |                                      | <b>NEW BALANCE / Baki Baru</b><br><b>MINIMUM PAYMENT DUE / Pembayaran Minima</b>  |  |                                    | <b>60,738.83</b><br><b>3,036.94</b> |

Credit Card Statement  
Penyata Kad Anda

CHEOK JUN YOON

Page / Halaman : 3 of 3

## YOUR ACCOUNT ACTIVITIES / AKTIVITI-AKTIVITI AKAUN ANDA

## CASH ON CALL PLUS

9458-66XX-XXXX-3234

| Posting Date<br>Tarikh Bil<br>Diterima | Transaction Date<br>Tarikh<br>Transaksi | Description<br>Diskripsi   | Transaction Reference [Txn Ref]<br>Rujukan Urusniaga<br>/<br>Tax Invoice Ref. No [Inv Ref]<br>Nombor Rujukan Cukai Invois | Currency Amount<br>Jumlah Matawang | RM Amount<br>Jumlah RM      |
|--|---|--|---|------------------------------------|-----------------------------|
|  |   | <b>BALANCE FROM PREVIOUS STATEMENT</b><br><i>Baki dari penyata sebelumnya</i>          |   |                                    | <b>1,250.00</b>             |
| 17 Jun                                 | 17 Jun                                  | COC+ 0.00% EFF 0.00% 12M #12/12  | Txn Ref: 79458665168001000785094  |                                    | 1,250.00                    |
| 07 Jul                                 | 07 Jul                                  | LATE CHARGES   | Txn Ref: 18800033207  |                                    | 12.50                       |
| 08 Jul                                 | 08 Jul                                  | DUITNOW PAY-TO-ACCOUNT<br>CHEOK JUN YOON<br>20250708MBBEMYKL010ORM1088<br>7304<br>JUNE | Txn Ref: 2025070802270103234808   |                                    | 2,512.50CR                  |
| 14 Jul                                 | 14 Jul                                  | INTEREST   | Txn Ref: 000000000000   |                                    | 45.00                       |
|  |   | <b>NEW BALANCE / Baki Baru</b><br><b>MINIMUM PAYMENT DUE / Pembayaran Minima</b>       |   |                                    | <b>45.00</b><br><b>0.00</b> |

CCRS REGISTRATION IS NOW ONLINE! YOU MAY REGISTER FOR ECCRS WITHOUT THE NEED TO WALK INTO BNM OR AKPK OFFICE. GO TO [ECCRS.BNM.GOV.MY](http://ECCRS.BNM.GOV.MY) AND CLICK 'REGISTER NOW'

EFFECTIVE 1 SEPTEMBER 2018, RM25 SERVICE TAX WILL BE IMPOSED ON EACH PRINCIPAL AND SUPPLEMENTARY CREDIT CARD AND ON THE YEARLY RENEWAL OF EACH CARD.

FOR FRAUD PREVENTION MEASURES AND TO KNOW ABOUT YOUR RESPONSIBILITIES AND LIABILITIES OF YOUR CREDIT CARD USAGE, VISIT [SC.COM/MY](http://SC.COM/MY)

| CASHBACK BALANCE             |      |
|------------------------------|------|
| Cashback Brought Forward     | 2.83 |
| Cashback Earned              | 0.00 |
| Cashback Used and/or Expired | 0.00 |
| Cashback Available           | 2.83 |

## Cashback Expiry

|              |      |
|--------------|------|
| 30 June 2027 | 2.83 |
| 30 June 2028 | 0.00 |

— End of Statement / Tamat Penyata —

## Credit Card Important Information

### RETAIL PURCHASES

#### A. Finance / Interest Charges

| Based on prompt repayment of minimum / full payment for:  | Interest Rate |
|---|---------------|
| Last 12 consecutive months                                | 15% p.a.      |
| 10 months or more within the last 12 consecutive months   | 17% p.a.      |
| Less than 10 months within the last 12 consecutive months | 18% p.a.      |

Finance charges are calculated on the outstanding amount on a daily basis. Standard Chartered VISA Translucent Credit Card has different finance/interest charges. Refer to Standard Chartered VISA Translucent Credit Card finance/interest charges section for more information.

#### Standard Chartered VISA Translucent Credit Card Finance/Interest Charges

The following interest rates are applicable for Standard Chartered VISA Translucent Credit Card for retail transaction and cash advance. Based on prior prompt repayment of the minimum/full payment for:

- Last 12 consecutive months and new customers: 8.88%
- Less than 12 months within the last 12 consecutive months: 16.99%

#### B. Interest Free Period

- Interest free period – 20 days from statement date, if all outstanding balance of the previous month is fully paid.
- No interest free period – if Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transactions, interest and fee (excluding Cash Advance) will be imposed from the day transaction is posted to the card account.

### CASH ADVANCE

- A Cash Advance fee of up to 5% or minimum of RM25 will be imposed on each transaction (applicable for credit card and Cheque-On-Call / Cheque-On-Call Plus).
- Finance charges (18% p.a.) of the outstanding amount are computed on a daily basis from the transaction date until full repayment date.

PLC ACCOUNT (BALANCE TRANSFER / BALANCE TRANSFER PLUS / CHEQUE-ON-CALL / CHEQUE-ON-CALL PLUS / FLEXIPAY / FLEXIPAY PLUS / FLEXI-ON-BALANCE / FLEXI-ON-BALANCE PLUS / AUTOMATIC BALANCE CONVERSION)

- A prevailing finance charge up to 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month.

### LATE PAYMENT CHARGE

#### A. Credit Card

- Minimum RM10 or 1% of total retail and cash advances or withdrawal transactions as at the statement date, whichever is higher, capped to a maximum of RM100 per account.
- Late payment charge is calculated using the formula of, Late Payment Charge = Retail and Cash Advances or withdrawal Transactions x 1% or RM10 (whichever is higher).

#### B. CashOne

- Any overdue of the payment shall be subject to late payment fee of 1% of the instalment arrears amount (in addition to the Prescribed Rate) or amount stipulated by Bank Negara Malaysia from time to time, calculated on daily rest basis and this is NOT compounding.

### OTHER FEES & CHARGES

#### A. A fee of RM50 will be charged to your account for the following:-

- If you have subscribed to Overlimit Service and if your current outstanding balance exceeds your approved credit limit.
  - If you settle your payment in foreign currency cheque.
- B. The conversion rate for overseas transaction is determined by Visa International or MasterCard International plus an administration cost of 1%.
- C. No fee will be charged for card replacement.

### MINIMUM REPAYMENT SCENARIO

Enclosed below is a sample of repayment scenario and interest calculation based on 3 different outstanding balances:-

|                                 | Scenario 1              |  | Scenario 2              |  | Scenario 3              |  |
|---------------------------------|-------------------------|--|-------------------------|--|-------------------------|--|
| Outstanding balance (RM)        | 3,000                   |  | 5,000                   |  | 10,000                  |  |
| Repayment                       | Minimum Payment (RM150) | Minimum Payment + Additional RM100 (RM250) | Minimum Payment (RM250) | Minimum Payment + Additional RM100 (RM350) | Minimum Payment (RM500) | Minimum Payment + Additional RM100 (RM600) |
| Repayment Period                | 4 years 7 months        | 1 year 2 months                            | 5 years 9 months        | 1 year 5 months                            | 7 years 4 months        | 1 year 8 months                            |
| Total interest incurred (RM)    | RM1,055                 | RM333                                      | RM1,912                 | RM670                                      | RM4,055                 | RM1,594                                    |
| Total amount to be settled (RM) | RM4,055                 | RM3,333                                    | RM6,912                 | RM5,670                                    | RM14,055                | RM11,594                                   |

#### Nota:

- Minimum payment amount is 5% of the monthly outstanding balance or RM50, whichever is higher.

#### ASSUMPTIONS:-

- Interest rate – 18% p.a.
- No new transactions on the credit card
- 30 days a month

As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur.

Please contact us at 603-7711 8888 for assistance at any time. It's always a pleasure serving you.

## Maklumat Penting Kad Kredit

### URUSNIAGA RUNCIT

#### A. Caj Kewangan / Faedah

| Berdasarkan kepada pembayaran balik bulanan minima / penuh bagi: | Kadar Faedah |
|--|--------------|
| Tempoh 12 bulan berturut-turut                                   | 15% setahun  |
| Tempoh 10 bulan atau lebih dalam masa 12 bulan yang lalu         | 17% setahun  |
| Tempoh kurang daripada 10 bulan dalam masa 12 bulan yang lalu    | 18% setahun  |

Bayaran pembiayaan dikira mengikut baki yang tertunggak secara harian. Kad Kredit VISA Translucent Standard Chartered mempunyai caj kewangan/faedah berlainan. Sila rujuk seksyen caj kewangan/faedah Kad Kredit VISA Translucent Standard Chartered untuk maklumat lanjut.

Caj Kewangan/Faedah Kad Kredit VISA Translucent Standard Chartered Kadar faedah berikut adalah berkenaan Kad Kredit VISA Translucent Standard Chartered untuk transaksi runcit dan pendahuluan tunai. Berdasarkan pembayaran balik sebelum segera pembayaran minimum/penuh untuk:

- 12 bulan berturut-turut terakhir dan pelanggan baru: 8.88%
- Kurang daripada 12 bulan dalam tempoh 12 bulan berturut-turut: 16.99%

#### B. Tempoh Bebas Faedah

- Tempoh bebas faedah – 20 hari daripada tarikh penyata, jika membayar dengan penuh jumlah baki yang tertunggak sebelum atau pada tarikh penyata bil bulan lepas.
- Tiada tempoh bebas faedah – Pemegang Kad yang membayar sebahagian atau minima sebelum atau pada tarikh pembayaran, caj kewangan untuk transaksi pembelian runcit, faedah dan fi (kecuali Pendahuluan Tunai) akan dikira daripada tarikh di mana transaksi tertera pada akaun kad.

### PENDAHULUAN TUNAI

- Caj kewangan pendahuluan tunai sehingga 5% atau minima RM25 akan dikenakan bagi setiap urusniaga (Sah untuk kad kredit dan Cheque-On-Call / Cheque-On-Call Plus).
- Caj kewangan (18% setahun) daripada baki yang tertunggak akan dikira secara harian daripada tarikh urusniaga sehingga tarikh pembayaran balik penuh.

PLC AKAUN (BALANCE TRANSFER / BALANCE TRANSFER PLUS / CHEQUE-ON-CALL / CHEQUE-ON-CALL PLUS / FLEXIPAY / FLEXIPAY PLUS / FLEXI-ON-BALANCE / FLEXI-ON-BALANCE PLUS / AUTOMATIC BALANCE CONVERSION)

- Bayaran pembiayaan semasa sehingga 18% setahun akan dikenakan ke atas baki yang tertunggak jika angsuran bulanan tidak dibayar balik sepenuhnya tepat pada masanya setiap bulan.

### CAJ PEMBAYARAN LAMBAT

#### A. Kad Kredit

- Minima RM10 atau 1% daripada jumlah amaun pembelian runcit dan pendahuluan tunai, yang mana lebih tinggi, terhad kepada RM100 untuk setiap akaun.
- Caj bayaran lewat dikira menggunakan formula Caj Bayaran Lewat = Jumlah amaun pembelian runcit atau pendahuluan tunai x 1% atau RM10 (yang mana lebih tinggi)

#### B. CashOne

- Caj pembayaran lewat sebanyak 1% berdasarkan amaun tunggakan (selain tambahan kepada Kadar Ditetapkan) atau amaun yang ditetapkan oleh Bank Negara Malaysia dari semasa ke semasa akan dikenakan ke atas angsuran tertunggak yang dikira berdasarkan baki harian dan TIDAK berkompoun.

### CAJ KEWANGAN DAN YURAN LAIN

#### A. Bayaran sebanyak RM50 akan dicaj ke atas akaun anda jika:-

- Anda telah melanggan Perkhidmatan Lebih Had dan jika baki tunggakan semasa anda melebihi had kredit yang diluluskan.
- Anda membuat bayaran penjelasan dalam matawang asing.

#### B. Kadar penukaran untuk urusniaga luar negeri adalah ditentukan oleh Visa International atau MasterCard International serta kos pentadbiran sebanyak 1%.

#### C. Tiada yuran dikenakan untuk penggantian kad.

### SENARIO BAYARAN BALIK MINIMA

Berikut adalah contoh senario bayaran balik dan pengiraan faedah berdasarkan 3 senario baki tunggakan yang berlainan:-

|                                 | Scenario 1                       |   | Scenario 2                       |   | Scenario 3                       |   |
|---------------------------------|----------------------------------|---|----------------------------------|---|----------------------------------|---|
| Baki tunggakan (RM)             | 3,000                            |   | 5,000                            |   | 10,000                           |   |
| Bayaran balik                   | Bayar hanya amaun minima (RM150) | Bayaran Minima + Bayaran Tambahan RM100 (RM250) | Bayar hanya amaun minima (RM250) | Bayaran Minima + Bayaran Tambahan RM100 (RM350) | Bayar hanya amaun minima (RM500) | Bayaran Minima + Bayaran Tambahan RM100 (RM600) |
| Tempoh bayaran balik            | 4 tahun 7 bulan                  | 1 tahun 2 bulan                                 | 5 tahun 9 bulan                  | 1 tahun 5 bulan                                 | 7 tahun 4 bulan                  | 1 tahun 8 bulan                                 |
| Jumlah faedah ditanggung (RM)   | RM1,055                          | RM333   | RM1,912                          | RM670   | RM4,055                          | RM1,594   |
| Jumlah amaun perlu dibayar (RM) | RM4,055                          | RM3,333   | RM6,912                          | RM5,670   | RM14,055                         | RM11,593  |

#### Nota:

- Jumlah bayaran minima adalah 5% daripada baki tertunggak bulanan atau RM50, mana yang lebih tinggi.

#### ANDAIAN:-

- Kadar faedah – 18% setahun
- Tiada transaksi baru atas kad kredit
- 30 hari sebulan

Sebagai sebahagian daripada usaha berterusan kami untuk mengekalkan rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang cemerlang, kami amat menghargainya jika anda dapat memaklumkan kepada kami apabila terdapat sebarang perubahan maklumat peribadi anda.

Sila hubungi kami di 603-7711 8888 pada bila-bila masa untuk sebarang bantuan. Kami berbesar hati membantu anda.

## Credit Card Important Information

### HOW TO PAY

#### ACCOUNT STATEMENT

Please make cheques payable to "Standard Chartered Bank <your name>". Attach the Payment Slip together with your cheque and mail it in the envelope provided to:  
Standard Chartered Bank Malaysia Berhad  
Card Operations  
P.O. Box 10580  
50718 Kuala Lumpur

#### APPORTIONMENT

There are two available options for card payment:

- If you have subscribed to Automatic Payment Apportionment – Pay to only one account. Your payment will be automatically apportioned to other account(s). Please note that once you have chosen Automatic Payment Apportionment, any manual apportionment that you indicate will be disregarded.
  - If you have NOT subscribed to Automatic Payment Apportionment – Please make payment to each individual account. If apportionment is not indicated for any of the individual account number(s), payment will not be made to this account and the cardholder shall bear any late payment charges that may be applicable. For cheque payments, kindly indicate your card account number(s) and the amount payable to each card account on the reverse of the cheque.
- \* Automatic Payment Apportionment will not apply to accounts on Standing Instruction (SI).

#### Convenient payment methods:-

- By Cash / Cheque at any Standard Chartered Bank Malaysia Bhd branches.
- By SCBMB ATM Card at any SCBMB's Automated Teller Machine.
- By Standing Instruction to debit your current / savings account with SCBMB.
- Via Phone Banking (Please call 603-7711 8888 for more information on this service).
- MEPS Interbank GIRO payment through participating banks' branches or Internet Banking.

#### PAYMENT ALLOCATION

The Bank will allocate the payment received from you to settle balances (i.e. items appearing in the statement) attracting the highest interest first.

#### AMOUNT PAYABLE

There are three ways to settle your account:

- Pay the minimum amount required OR
  - Pay the full amount OR
  - Pay any amount in between the minimum amount required and the full amount.
- Please note: For Easy Payment Scheme (EPS) and Private Label Account (PLC account), the monthly instalment amount shown in the statement must be settled in full. If Cardholder opts to pay a partial or minimum amount within the due date, finance charges up to 18% p.a on the monthly instalment will be imposed from the day the monthly instalment is posted to the account.

#### CHANGE OF ADDRESS AND MOBILE NUMBER

You are required to continuously update your address and mobile number with us. Please call our Customer Service at 603-7711 8888.

### PAPER STATEMENT FEE

| Fees | Description  |
|------|--|
| RM5  | • Monthly paper statement fee; or<br>• Request for paper statement 36 months and below |
| RM10 | • Request for paper statement above 36 months  |

### BETTING TRANSACTIONS

- All betting transactions which include purchase of lottery tickets and chips at gaming casinos, off track betting and wages at race tracks will be treated as cash advance transactions and the relevant Cash Advance Fee and Finance Charges will apply.
- On-line betting / gambling via the internet is strictly not allowed. The Bank will not honour payments for on-line betting / gambling.

### ILLEGAL TRANSACTIONS

The Bank reserves the right to terminate cards issued to Cardholders if used for illegal transactions.

### TRANSACTION QUERIES AND SALES DRAFT REQUESTS

Please verify transactions on your statement. Should there be any irregularity, please follow up in writing within 30 days from the statement date. Any queries should be referred to our Customer Service at 603-7711 8888. You may request for a photocopy of the sales draft for disputed transaction(s). A fee of RM20 will be charged to your account if the transaction is found to be in order.

### LOST OR STOLEN CARD

Please report the loss of your card(s) immediately to our Authorisation at (toll free) 603-7849 6888 / 1800 88 8998. If you are overseas, please contact any Visa / MasterCard Travel Services Centres or nearest affiliates. Prior to our receipt of notification by you, you will be liable for the transactions effected though unauthorised by you and the extent of your liability is determined based on the terms and conditions of the credit card and guidelines issued by Bank Negara Malaysia.

### CUSTOMER SERVICE

For all credit card enquiries, please contact us at Tel: 603-7711 8888.  
Email: Malaysia.Feedback@sc.com or Visit: sc.com/my for more information.

### BANK NEGARA MALAYSIA CONTACT DETAILS

For enquiries on matters related to the financial sector, please contact Bank Negara Malaysia:  
Tel: 1300 88 5465 (9.00am – 5.00pm, Mon – Fri), Email: bnmtelink@bnm.gov.my

## Maklumat Penting Kad Kredit

### CARA MEMBAYAR

#### PENJELASAN AKAUN

Cek hendaklah dibayar kepada "Standard Chartered Bank <nama anda>". Lampirkan Slip Pembayaran bersama dengan cek dan hantarkannya dalam sampul yang disediakan kepada:

Standard Chartered Bank Malaysia Berhad  
Card Operations  
P.O. Box 10580  
50718 Kuala Lumpur

#### PEMBAHAGIAN

Terdapat dua pilihan untuk pembayaran kad kredit:

- Jika anda menggunakan 'Automatic Payment Apportionment' – sila buat bayaran kepada satu akaun sahaja. Pembayaran anda akan diperuntukkan secara automatik kepada akaun-akaun kad kredit anda. Sila maklum, sekiranya anda telah memilih 'Automatic Payment Apportionment', segala pembahagian yang dilakukan sendiri akan diabaikan.
  - Jika anda TIDAK memilih 'Automatic Payment Apportionment' – sila buat bayaran kepada setiap akaun kad kredit anda. Sekiranya pembahagian tidak dinyatakan bagi nombor-nombor akaun, bayaran tidak akan dibuat dan pemegang kad akan dikenakan bayaran denda lambat. Bagi pembayaran secara cek, sila catatkan nombor akaun dan amaun yang dibayar (untuk setiap akaun kad kredit) pada bahagian belakang cek.
- \* Automatic Payment Apportionment tidak tertakluk kepada akaun yang mempunyai Arahan Tersedia (SI).

Cara pembayaran yang mudah:-

- Secara Tunai / Cek di mana-mana cawangan Standard Chartered Bank Malaysia Bhd.
- Secara Kad ATM SCBMB di mana-mana Mesin Teler Otomatik SCBMB.
- Secara Arahan Tetap untuk mendebitkan akaun semasa / simpanan dengan SCBMB.
- Melalui Perbankan Telefon (Sila hubungi 603-7711 8888 untuk keterangan lanjut mengenai perkhidmatan ini).
- Pembayaran melalui MEPS Interbank GIRO boleh dibuat di cawangan-cawangan atau Perbankan Internet institusi kewangan yang mengambil bahagian.

#### PERUNTUKAN BAYARAN

Bank akan memperuntukkan bayaran yang diterima daripada anda untuk melunaskan baki (seperti perkara yang dinyatakan dalam penyata) yang mempunyai faedah tertinggi terdahulu.

#### AMAUN YANG PERLU DIBAYAR

Ada 3 cara untuk menjelaskan akaun anda:

- Bayar jumlah minima yang ditetapkan ATAU
  - Bayar jumlah keseluruhannya ATAU
  - Bayar sebarang amaun di antara amaun minima dan amaun penuh yang ditetapkan.
- Sila ambil perhatian: Untuk Skim Bayaran Mudah / Private Label Akaun (PLC), ansuran bulanan yang ditetapkan dalam Penyata mesti dibayar dengan penuh. Jika ansuran bulanan tidak dibayar dengan penuh, caj kewangan sebanyak 18% setahun akan dikenakan atas baki belum jelas dari tarikh matang hingga semua bayaran diselesaikan.

#### PERTUKARAN ALAMAT DAN NOMBOR TELEFON BIMBIT

Anda dikehendaki untuk sentiasa mengemaskini alamat dan nombor telefon bimbit anda dengan kami. Sila hubungi Khidmat Pelanggan di 603-7711 8888.

### FI/ CAJ PENYATA KERTAS

| Fi/ Caj | Deskripsi  |
|---------|--|
| RM5     | • Fi penyata kertas dan bulanan; atau<br>• Permintaan penyata kertas untuk 36 bulan dan ke bawah |
| RM10    | • Permintaan penyata kertas untuk 36 bulan ke atas   |

### URUSNIAGA PERTARUHAN

- Semua urusanniaga pertaruhan yang termasuk pembelian tiket loteri dan cips di kasino perjudian, pertaruhan luar balapan dan pertaruhan di balapan perlumbaan akan dianggap sebagai urusanniaga pendahuluan tunai dan Bayaran Pendahuluan Tunai yang berkenaan dan Caj Pembiayaan akan dikenakan.
- Pertaruhan / Perjudian on-line menerusi Internet tidak dibenarkan sama sekali. Pihak Bank tidak akan mengeluarkan bayaran bagi pertaruhan / perjudian on-line.

### URUSNIAGA TIDAK SAH

Pihak Bank mempunyai hak untuk membatalkan kad-kad yang dikeluarkan kepada Pemegang Kad sekiranya ia digunakan untuk urusanniaga tidak sah.

### PERTANYAAN URUSNIAGA DAN PERMINTAAN DRAF JUALAN

Sila semak penyata urusanniaga anda. Jika terdapat sebarang urusanniaga yang tidak sah, sila buat tindakan susulan secara bertulis dalam tempoh 30 hari dari tarikh penyata. Sebarang pertanyaan boleh dirujuk kepada Perkhidmatan Pelanggan di 603-7711 8888. Anda juga boleh meminta satu salinan fotokopi draf jualan untuk urusanniaga yang dipertikaikan. Bayaran sebanyak RM20 akan dicaj ke atas akaun anda jika urusanniaga yang dipertikaikan adalah teratur.

### KEHILANGAN ATAU KECURIAN KAD

Sila laporkan kehilangan kad anda dengan segera kepada pihak Berkuasa kami (bebas tol) 603-7849 6888 / 1800 88 8998. Jika anda berada di luar negeri, sila hubungi mana-mana Visa / MasterCard Travel Service Centres atau pejabat gabungan. Sebelum penerimaan pemberitahuan daripada anda kepada kami, anda bertanggungjawab ke atas urusanniaga-urusanniaga yang dijalankan walaupun tanpa kebenaran anda dan takat liabiliti ditentukan berdasarkan terma-terma dan syarat-syarat kad kredit dan panduan yang dikeluarkan oleh Bank Negara Malaysia.

### PERKHIDMATAN PELANGGAN

Untuk semua pertanyaan kad kredit, sila hubungi kami di talian: 603-7711 8888.  
Emel: Malaysia.Feedback@sc.com atau Layari: sc.com/my untuk maklum balas.

### BANK NEGARA MALAYSIA RUJUKAN

Untuk pertanyaan mengenai perkara berhubung dengan sektor kewangan, sila hubungi Bank Negara Malaysia:  
Tel: 1300 88 5465 (9.00am – 5.00pm, Isn – Jum), Emel: bnmtelink@bnm.gov.my