



Credit Card Statement / *Penyata Kad Anda*

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

Statement Date / *Tarikh Penyata* : 14 Oct 2025
Payment Due Date / *Tarikh Akhir* : IMMEDIATE
Pembayaran

REPAYMENT SLIP / *Slip Pembayaran*

Card Account <i>Akaun Kad</i>	New Balance <i>Baki Baru</i>	Min. Payment Due <i>Pembayaran Minima</i>
SIMPLY CASH CREDIT CARD 5520-40XX-XXXX-1237	73,889.93	9,220.36
Total / <i>Jumlah</i>	73,889.93	9,220.36

Please refer to the last page for more information on payment options.

**View and manage your credit card transactions
anywhere, anytime with Standard Chartered Online Banking
and SC Mobile app.**

**Don't have Standard Chartered Online Banking yet?
Sign up today at sc.com/my**

WARNING ON PAYING ONLY THE 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 last page for more information.

AMARAN JIKA HANYA MEMBUAT BAYARAN MINIMA BULANAN.

Jika anda hanya membuat bayaran minima setiap tempoh, jumlah faedah yang dikenakan dan tempoh pembayaran untuk menjelaskan keseluruhan baki tertunggak anda akan bertambah. Sila rujuk kepada muka surat akhir untuk maklumat lanjut.

For all credit card inquiries, please send us a message via the SC Mobile app/Online Banking or visit 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

Approved Credit Limit / Had Kredit Diluluskan (Combined Limit)				Available Credit Limit / Baki Kredit		
72,000				0		
Payment Due Date / Tarikh Akhir Pembayaran				Statement Date / Tarikh Penyata		
IMMEDIATE				14 Oct 2025		
Previous Balance Baki Sebelumnya	- Payments Pembayaran	- Credits Kredit	+ Purchases Pembelian	+ Cash Advance Pendahuluan Tunai	+ Charges Caj	= New Balance Baki Baru
72,718.54	0.00	0.00	0.00	0.00	1,171.39	73,889.93

SIMPLY CASH CREDIT CARD

5520-40XX-XXXX-1237

Posting Date Tarikh Bil Diterima	Transaction Date Tarikh Transaksi	Description Diskripsi	Transaction Reference [Txn Ref] Rujukan Urusniaga / Tax Invoice Ref. No [Inv Ref] Nombor Rujukan Cukai Invois	Currency Amount Jumlah Matawang	RM Amount Jumlah RM
		BALANCE FROM PREVIOUS STATEMENT Baki dari penyata sebelumnya			72,718.54
06 Oct	06 Oct	LATE CHARGES	Txn Ref:27900009620		100.00
14 Oct	14 Oct	INTEREST	Txn Ref:000000000000		1,071.39
		New BALANCE Baki Baru			73,889.93
		MINIMUM PAYMENT DUE Pembayaran Minima			9,220.36

WE WISH TO ADVISE THAT YOUR A/C IS 1 MTH PAST DUE. KINDLY ARRANGE FOR PAYMENT. PLS CALL 03-7946 7888 FOR ASSISTANCE. BUSINESS HRS: MON TO THU:9.00AM-6.00PM AND FRI:9.00AM-5.00PM

CCRIS 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](https://eccris.bnm.gov.my) AND CLICK 'REGISTER NOW'

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



Credit Card Statement / Penyata Kad Anda

CHEOK JUN YOON

CASHBACK BALANCE / Baki Pulangan Tunai

Cashback Brought Forward / Pulangan Tunai dibawa ke hadapan	Cashback Earned / Pulangan Tunai Diperolehi	Cashback Used and/or Expired / Pulangan Tunai Digunakan dan /atau Luput	Cashback Available / Pulangan Tunai Tersedia
2.83	0.00	0.00	2.83

Cashback Expiry Date / Tarikh Luput Pulangan Tunai	Cashback Expiring / Jumlah Pulangan Tunai akan Luput
30 Jun 2027	2.83
30 Jun 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.

Standard Chartered VISA Translucent Credit Card has different finance/interest charges for retail transaction and cash advance:

Based on prior prompt repayment of the minimum/full payment for:	Interest Rate
Last 12 consecutive months	8.88% p.a.
Less than 12 months within the last 12 consecutive months	16.99% p.a.

Finance charges are calculated on the outstanding amount on a daily basis.

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 all credit cards and Cash-On-Call Plus except for Smart credit card).
- Finance charges (18% p.a.) of the outstanding amount are computed on a daily basis from the transaction date until full repayment date.

PLC ACCOUNTS (BALANCE TRANSFER PLUS / CASH-ON-CALL PLUS / FLEXIPAY PLUS / 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 the 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).

OTHER FEES & CHARGES

- A fee of RM50 will be charged if the Cardholder exceeds his/her approved credit limit.
- Overseas transactions (including merchants with an overseas payment gateway) are subject to fees, charges and commission as determined by Visa International/Mastercard® Worldwide. Transactions in a currency other than Ringgit Malaysia shall also be converted at the exchange rate determined by Visa International/Mastercard® Worldwide/the Bank on the date the transaction is processed. In addition, the Bank will charge a 1% administration fee on the amount transacted in foreign currency with any Mastercard® Credit Card and/or Visa Credit Card.

STATEMENT FEES

Fees	Description
RM2	For each monthly Credit Card physical statement
RM5	For a copy of each monthly statement for the past 36 months and below
RM10	For a copy of each monthly statement above 36 months

For a full list of Fees and Charges, please refer to our Fees & Charges booklet published on sc.com/my.

ILLEGAL TRANSACTIONS

Your card is not to be used for any unlawful activities, including but not limited to illegal online betting or gambling. The Bank reserves the right to terminate cards issued to Cardholders if used for illegal transactions.

CHANGE OF ADDRESS AND MOBILE NUMBER

You are required to continuously update your address and mobile number with us. To update your contact details, log in to SC Mobile app / SC Online Banking and click on Update Profile Details.

INTEREST CALCULATION TABLE

Enclosed below is a sample of repayment scenario and interest calculation based on 3 different outstanding balances. The computations are based on Finance Charge of 18% p.a. without new transactions and there are thirty (30) days in a month.

	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

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

HOW TO PAY

Please verify transactions on your statement. Log in to SC Mobile app / SC Online Banking and click Transfers & Payments -> Pay Credit Cards or transfer from your other Internet Banking accounts via Interbank Fund Transfer.

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.

LOST OR STOLEN CARD

You should safeguard your Credit Card and PIN, and not disclose the card details or PIN to anyone. If your card is stolen, lost, or misused, you must immediately lodge a report by logging in to Standard Chartered Online Banking or SC Mobile app > "Help & Services" > "Card Management" > "Report Lost/Stolen Card"; or call our emergency hotline service at +603 7849 6888. You must also within seven (7) calendar days of the Bank's request, provide a copy of a police report of the loss and/or theft and/or the disclosure of the PIN. Please be advised not to use your date of birth, identity card number or mobile number as your PIN to mitigate unauthorised usage of your Credit Card in the event your card is lost or stolen.

CONTACT US

For all credit card enquiries, please send us a message via SC Mobile app/Online Banking 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

URUSNIAGA RUNCIT

A. Caj Kewangan / Faedah

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

Kad Kredit VISA Translucent Standard Chartered mempunyai caj kewangan/faedah berlainan untuk transaksi runcit dan pendahuluan tunai:

Berdasarkan pembayaran segera (minima bulanan/penuh) bagi:	Kadar Faedah
Tempoh 12 bulan berturut-turut	8.88% setahun
Tempoh kurang daripada 12 bulan dalam masa 12 bulan berturut-turut yang lalu	16.99% setahun

Bayaran pembiayaan dikira mengikut baki yang tertunggak secara harian.

B. Tempoh Bebas Faedah

- Tempoh bebas faedah – 20 hari daripada tarikh penyata, jika anda membayar sepenuhnya jumlah baki yang tertunggak bulan lepas.
- Tiada tempoh bebas faedah – Pemegang Kad yang membayar sebahagian atau jumlah 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 semua kad kredit dan Cash-On-Call Plus kecuali kad kredit Smart).
- Caj kewangan (18% setahun) daripada baki yang tertunggak akan dikira secara harian daripada tarikh urusniaga sehingga tarikh pembayaran balik penuh.

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

- Bayaran pembiayaan semasa sehingga 18% setahun akan dikenakan ke atas baki yang tertunggak jika ansuran bulanan tidak dibayar lebih 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).

CAJ KEWANGAN DAN YURAN LAIN

- Bayaran sebanyak RM50 akan dicaj jika Pemegang Kad melebihi had kredit yang diluluskan.
- Urus niaga luar negara, termasuk peniaga dengan gerbang pembayaran luar negara, tertakluk kepada yuran, caj, dan komisen yang ditetapkan oleh Visa International/Mastercard® Worldwide. Urus niaga dalam mata wang selain Ringgit Malaysia juga akan ditukar mengikut kadar pertukaran wang yang ditetapkan oleh Visa International, Mastercard® Worldwide, atau Bank pada tarikh transaksi tersebut diproses. Selain itu, Bank akan mengenakan caj pentadbiran sebanyak 1% ke atas jumlah urus niaga dalam mata wang asing bagi mana-mana Kad Kredit Mastercard® dan/atau Kad Kredit Visa.

FI PENYATA

Fi	Deskripsi
RM2	Untuk setiap penyata bulanan fizikal Kad Kredit
RM5	Untuk salinan setiap penyata bulanan untuk 36 bulan yang lalu dan sebelumnya
RM10	Untuk salinan setiap penyata bulanan melebihi 36 bulan

Untuk senarai Yuran dan Caj, sila rujuk kepada Yuran & Caj yang diterbitkan di sc.com/my.

URUSNIAGA TIDAK SAH

Kad anda tidak boleh digunakan untuk sebarang aktiviti yang melanggar undang-undang, termasuk tetapi tidak terhad kepada perjudian dalam talian. Pihak Bank mempunyai hak untuk membatalkan kad-kad yang dikeluarkan kepada Pemegang Kad sekiranya ia digunakan untuk urusniaga tidak sah.

PERTUKARAN ALAMAT DAN NOMBOR TELEFON BIMBIT

Anda dikehendaki untuk sentiasa mengemaskini alamat dan nombor telefon bimbit anda dengan kami. Untuk mengemaskini butiran hubungan anda, log masuk ke aplikasi SC Mobile / SC Online Banking dan klik pada "Update Profile Details".

JADUAL PENGIRAAN FAEDAH

Berikut adalah senario bayaran balik dan pengiraan faedah berdasarkan 3 senario baki tunggakan yang berlainan. Pengiraan adalah berdasarkan Caj Kewangan sebanyak 18% p.a. tanpa transaksi baharu dan terdapat tiga puluh (30) hari dalam sebulan.

	Senario 1		Senario 2		Senario 3	
Baki tunggakan (RM)	3,000		5,000		10,000	
Bayaran balik	Bayaran Minima (RM150)	Bayaran Minima + Bayaran Tambahan RM100 (RM250)	Bayaran Minima (RM250)	Bayaran Minima + Bayaran Tambahan RM100 (RM350)	Bayaran 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 (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	RM11,594

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

CARA MEMBAYAR

Sila sahkan transaksi pada penyata anda. Log masuk ke aplikasi SC Mobile / SC Online Banking dan klik "Transfers & Payments" > "Pay Credit Cards" atau pindahkan daripada akaun Perbankan Internet and yang lain melalui Pemindahan Dana Antara Bank.

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 tiga (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 tertunggak dari tarikh matang hingga semua bayaran diselesaikan.

KEHILANGAN ATAU KECURIAN KAD

Anda harus melindungi Kad Kredit dan PIN anda, dan jangan mendedahkan butiran kad atau PIN kepada sesiapa. Jika kad anda dicuri, hilang atau disalahgunakan, sila buat laporan segera dengan log masuk ke Standard Chartered Online Banking atau aplikasi SC Mobile > "Help & Services" > "Card Management" > "Report Lost/Stolen Card", atau hubungi perkhidmatan talian kecemasan kami di +603 7849 6888. Dalam tempoh tujuh (7) hari kalendar dari permintaan Bank, anda juga mesti serahkan salinan laporan polis mengenai kehilangan dan/atau kecurian kad/atau pendedahan PIN. Anda dinasihatkan agar tidak menggunakan tarikh lahir, nombor kad pengenalan, atau nombor telefon bimbit sebagai PIN bagi mengurangkan risiko penyalahgunaan Kad Kredit sekiranya kad anda hilang atau dicuri.

PERKHIDMATAN PELANGGAN

Untuk sebarang pertanyaan mengenai kad kredit, sila hantarkan mesej kepada kami melalui aplikasi SC Mobile / SC Online Banking atau layari: sc.com/my untuk maklumat lanjut.

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