



Revision to the Credit Card Terms (“Terms”) effective 14 November 2022

Kindly be informed of the following revisions to the Credit Card Terms effective **14 November 2022** on the following sections:

1. Section 14. Easy Payment Scheme (EPS)
2. Section 17. FlexiPay and FlexiPay Plus

Clause	Previous	Revised
14.5	Unless we approve otherwise, the minimum amount of any purchase eligible for EPS is RM1,000 and above. You are bound to follow merchant’s terms and conditions at point of point of sales (when purchases are made in participating EPS merchants). We reserve to vary or change the minimum.	The minimum amount of any purchase eligible for EPS varies between participating merchants . You are bound to follow merchant’s terms and conditions at point of point of sales (when purchases are made in participating <i>EPS</i> merchants).
14.8	NIL	Any EPS transaction may take up to 5 working days to be processed by the Bank.
14.10	You must choose a tenure of monthly instalment plan at the point of sales (when purchases are made in participating <i>EPS</i> merchants). The <i>EPS</i> Instalment Period must be a minimum of 6 months up to 36 months . You are not allowed to change the <i>EPS</i> instalment Period or the <i>EPS</i> Monthly Instalment unless we allow you to do so	You must choose a tenure of monthly instalment plan at the point of sales (when purchases are made in participating <i>EPS</i> merchants). The <i>EPS</i> Instalment Period varies between participating merchants from 3 months up to 60 months . You are not allowed to change the <i>EPS</i> instalment Period or the <i>EPS</i> Monthly Instalment unless we allow you to do so
14.12	NIL	EPS transaction will be booked to the credit card account that you presented during the point of sale and is not transferable to any of your other credit card accounts.
17.7	We will open a PLC account for the FlexiPay/Flexipay Plus in respect of your FlexiPay/Flexipay Plus, bearing a serial number starting with 9458-xxxx-xxxx-xxxx. The PLC account will be combined with your existing credit card account.	For FlexiPay/FlexiPay Plus if: <ul style="list-style-type: none"> ■ your account was opened before 12 November 2022, we will open a PLC account for the FlexiPay/FlexiPay Plus in respect of your FlexiPay/FlexiPay Plus, bearing a serial number starting with 9458-xxxx-xxxx-xxxx. The PLC account will be combined with your existing credit card account. ■ your account was opened after 12 November 2022, and you do not have a FlexiPay/FlexiPay Plus with us, we will open a PLC account for the FlexiPay/FlexiPay Plus in respect of your FlexiPay/FlexiPay



		<p>Plus, bearing a serial number starting with 9458-xxxx-xxxx-xxxx. The PLC account will be combined with your existing credit card account. If you are holding an active PLC account, we will add the new FlexiPay/FlexiPay Plus transaction into the latest PLC account.</p>
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Other terms remain unchanged. Please refer to the full revised Credit Card Terms as follows:
<https://www.sc.com/my/consumer-banking-terms-conditions/>

If you have any questions, please email to our Client Care Centre at Malaysia.Feedback@sc.com