



Revision to the Consolidated Credit Card Terms (“Terms”) effective 1 December 2022

Kindly be informed of the following revisions to the Consolidated Credit Card Terms effective **1st December 2022**:

- JustOne Platinum Mastercard[®] credit card will be known as **Simply Cash credit card**.
- The *Cashback* earning categories will be updated to Petrol, **E-Wallet** and **Grocery Plus Dining**.
- The *Cashback* % and capping per month will be revised as per Clause 2.2.

Clause	Previous	Revised (effective 1 st December 2022)																								
	<i>JustOne Platinum Mastercard[®] credit card</i>	<i>Simply Cash credit card</i>																								
	<table border="1"> <thead> <tr> <th>Spend (RM) per month</th> <th>Rebate on Petrol, Online & Grocery</th> <th>Cashback Capping per month</th> </tr> </thead> <tbody> <tr> <td>Less than 1,000</td> <td>0.2%</td> <td>2</td> </tr> <tr> <td>1,000 to 1,499.99</td> <td>1%</td> <td>10</td> </tr> <tr> <td>1,500 to 2,499.99</td> <td>5%</td> <td>20</td> </tr> <tr> <td>2,500 & above</td> <td>15%</td> <td>60</td> </tr> </tbody> </table>	Spend (RM) per month	Rebate on Petrol, Online & Grocery	Cashback Capping per month	Less than 1,000	0.2%	2	1,000 to 1,499.99	1%	10	1,500 to 2,499.99	5%	20	2,500 & above	15%	60	<table border="1"> <thead> <tr> <th>Spend (RM) per month</th> <th>Rebate on Petrol, E-Wallet and Grocery plus Dining</th> <th>Cashback Capping per month</th> </tr> </thead> <tbody> <tr> <td>Less than 2,500</td> <td>0.5%</td> <td>12.5</td> </tr> <tr> <td>2,500 & above</td> <td>15%</td> <td>60</td> </tr> </tbody> </table>	Spend (RM) per month	Rebate on Petrol, E-Wallet and Grocery plus Dining	Cashback Capping per month	Less than 2,500	0.5%	12.5	2,500 & above	15%	60
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2.2	<p>We give you <i>Cashback</i> in the following situations:</p> <p>(a) <i>Cashback</i> of 1% on Petrol, Online & Groceries when you spend a minimum of RM1,000 but less than RM1,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit card</i>, subject to a cap of RM10 per calendar month;</p> <p>(b) <i>Cashback</i> of 5% on Petrol, Online & Groceries when you spend a minimum of RM1,500 but less than RM2,500 per calendar month in retail purchases (local and international) on your <i>JustOne Platinum credit</i></p>	<p>We give you <i>Cashback</i> in the following situations:</p> <p>(a) <i>Cashback</i> of 15% on Petrol, E-Wallet and Grocery plus Dining when you spend RM2,500 or more per calendar month in retail purchases (local and international) on your <i>Simply Cash credit card</i>, subject to a cap of RM60 per calendar month;</p> <p>(b) <i>Cashback</i> of 0.5% on Petrol, E-Wallet and Grocery plus Dining when you spend below RM 2,500 per calendar month in retail purchases (local and International) on your <i>Simply Cash</i></p>																								



	<p>card, subject to a cap of RM20 per calendar month;</p> <p>(c) Cashback of 15% on Petrol, Online & Groceries when you spend a minimum of RM2,500 or more per calendar month in retail purchases (local and international) on your JustOne Platinum credit card, subject to a cap of RM60 per calendar month;</p> <p>(d) Cashback of 0.2% when you spend below RM 1,000 per month in retail purchases (local and international) on your JustOne Platinum credit card;</p> <p>(e) Petrol, Online & Groceries cashback is capped at RM20 each, subject to the cashback cap in each spend tier.</p>	<p>credit card, subject to a cap of RM12.5 per calendar month;</p> <p>(c) Petrol, E-Wallet and Grocery plus Dining cashback is capped at RM20 each, subject to the cashback cap in each spend tier.</p> <ul style="list-style-type: none"> • Petrol: up to RM20 cashback • E-Wallet: up to RM20 cashback • Grocery plus Dining: up to RM20 cashback 																
2.6	<p>Any transaction reversals regardless of the original transaction posting date will be deducted from your total spend tier amount for the month.</p> <p>Example: Your total amount of retail purchases is RM2,500, of which RM200 is your reversal amount for the month. The RM200 reversal amount will be deducted from your total amount of retail purchases, and you will now fall under the spend tier of RM1,500 to RM2,499.99, i.e. the rebate that you will enjoy on Petrol, Online and Groceries is 5% instead of 15%.</p>	<p>Any transaction reversals regardless of the original transaction posting date will be deducted from your total spend tier amount for the month.</p> <p>Example: Your total amount of retail purchases is RM2,500, of which RM200 is your reversal amount for the month. The RM200 reversal amount will be deducted from your total amount of retail purchases, and you will now fall under the spend tier of less than RM2,500, i.e. the rebate that you will enjoy on Petrol, E-wallet and Grocery plus Dining is 0.5% instead of 15%.</p>																
2.9	<p>All Cashback must be redeemed prior to the points cancellation/ expiry date. The points cancellation/ expiry date will be shown in your monthly credit card statement.</p>	<p>The minimum Cashback redemption amount is RM30.00 and redemption can be performed in multiple of RM30.00. All Cashback must be redeemed prior to the points cancellation/ expiry date. The points cancellation/ expiry date will be shown in your monthly credit card statement.</p>																
2.16	<p>Online Spend</p> <p>Online Spends eligible for Cashback are those that:</p> <ol style="list-style-type: none"> Are posted to your credit card account; and Made in local currency (Malaysia Ringgit) via the internet in the Participating Merchants listed in Table 1 below. <p>Table 1: List of Online Spend Participating Merchants</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Participating Merchants</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Boost</td> </tr> <tr> <td>2</td> <td>Fave</td> </tr> <tr> <td>3</td> <td>Grab (including GrabPay)</td> </tr> </tbody> </table>	No.	Participating Merchants	1	Boost	2	Fave	3	Grab (including GrabPay)	<p>E-Wallet Spend</p> <p>E-wallet Spends eligible for Cashback are those that:</p> <ol style="list-style-type: none"> Are posted to your credit card account; and Made in local currency (Malaysia Ringgit) via the internet in the Participating Merchants listed in Table 1 below. <p>Table 1: List of E-wallet Spend Participating Merchants</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Participating Merchants</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Boost e-wallet</td> </tr> <tr> <td>2</td> <td>GrabPay</td> </tr> <tr> <td>3</td> <td>Lazada Wallet</td> </tr> </tbody> </table>	No.	Participating Merchants	1	Boost e-wallet	2	GrabPay	3	Lazada Wallet
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		4	Lazada (including Lazada Wallet)		4	ShopeePay
		5	Shopee (including ShopeePay)		5	Touch 'n Go e-Wallet
		6	Taobao			
		7	Touch 'n Go e-Wallet			
		8	ZALORA			
2.17	Grocery Spend Grocery Spends eligible for Cashback is define as transactions with MCC of 5411 and 5499.	Grocery Plus Dining Spend Grocery Spends eligible for <i>Cashback</i> is define as transaction with MCC of 5411 and 5499 at the following merchants: (a) AEON, AEON BIG, Ben's Independent Grocer, Cold Storage, ECONSAVE, Everrise, Giant, Jaya Grocer, Lotus's, Mercato, Mydin, Servay and Village Grocer.				
2.18	NIL	Dining Spends eligible for <i>Cashback</i> is define as transactions with MCC of 5812 and 5814.				

Revision to the Credit Card Rewards Terms ("Terms") effective 1 December 2022

Kindly be informed of the following revisions to the Credit Card Rewards Terms effective 1st December 2022:

Clause	Previous	Revised (effective 1 st December 2022)
12	CashBack Card means either the JustOne Platinum Credit Card , the Liverpool Cashback Credit Card, or the JustOne Gold MasterCard Credit Card.	CashBack Card means either the Simply Cash Credit Card , the Liverpool Cashback Credit Card, or the JustOne Gold MasterCard Credit Card.

Other Terms remain unchanged. Please visit our Retail and Commercial Terms and Conditions page [here](#) for the full Terms and Conditions.

If you have any questions on the revised Terms, please speak to our branch personnel or email us at Malaysia.Feedback@sc.com.