



Revision to our Client Terms Effective 30 April 2024

Dear Valued Clients, kindly be informed on the revision to our Client Terms as per the table below:

| Clause | Previous | Revised |
|---|---|---|
| 4.7 (partial) | <ul style="list-style-type: none"> if one of you dies, the surviving accountholder may give instructions and obtains title to the account. | <ul style="list-style-type: none"> When one of you dies, we will restrict the joint account until the surviving accountholder visits our branch to close that joint account and open a new single name account. If we are made aware (on our own accord) that one of the joint accountholders dies, we may notify the surviving accountholder of the joint account restriction and inform the surviving accountholder of the necessary steps/requirements to close the joint account. |
| 15.18 | NIL | We automatically enrol our cardholders for the Mastercard Automatic Billing Updater (ABU) / Visa Account Updater (VAU) programs, which help cardholders having card-on-file setups/recurring payments to set up their card details saved with merchants. When you are enrolled in these programs, you will enjoy a seamless transition when your credit and/or debit card held with the Bank is reissued, as your card details will be automatically updated with the relevant merchants. You may opt out from these programs by contacting us. |
| The following new clauses shall be added to our Current/Cheque/Savings Account and Fixed Deposit Terms (read together with our Client Terms). | | |
| 5.9 | <p>Multi-currency feature</p> <p>You may be entitled to enable the multi-currency (“MCY”) feature on selected eligible accounts (which may be any one of the savings accounts determined by us) for one or more foreign currencies, provided that you have met all of the following requirements:</p> <ul style="list-style-type: none"> you must be the primary account holder of the eligible account; your eligible account is opened as a personal account and/or joint account with a “single signing authority”; your eligible account must be valid and in good standing; you are able to view an option to enable the MCY feature for your eligible account on your online banking or SC Mobile screen; and you satisfy such other requirements as may be prescribed by us from time to time. | |
| 5.10 | <p>If you are entitled to use the MCY feature on your eligible account, you may enable and activate the MCY feature of the eligible account for available foreign currencies for the first time via online banking or SC Mobile. You will need to select a foreign currency from the available currencies listed/displayed on the online banking portal or SC Mobile for your eligible account, and transfer funds in that selected currency from one of your existing accounts (maintained with us) to your eligible account. The funds transfer amount will be converted at a rate we reasonably consider appropriate.</p> | |



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| 5.11 | For accounts with the MCY feature, a foreign currency subaccount under the MCY account is considered activated once the own account fund transfer is performed on the respective currency subaccount. You can only receive a specific foreign currency once the foreign currency subaccount is activated by yourself in your MCY account. |
| 5.12 | For a debit card which is linked to an account with the MCY feature, the debit card is linked to the base Malaysian Ringgit account ("MYR Account") only. This MYR Account is linked to multiple subaccounts for each foreign currency. Transactions performed in a foreign currency will be automatically debited from the MYR Account (based on a conversion rate that we reasonably consider appropriate). Any transaction (including but not limited to ATM withdrawal and debit card purchase) will be declined if the MYR Account balances is insufficient. |
| 5.13 | Inward remittances in foreign currencies shall be credited directly to the relevant foreign currency denominated balance in your eligible account provided the MCY feature for the account has been activated for that particular foreign currency. |
| 5.14 | If the MCY feature for a particular foreign currency has not been activated on your eligible account or if the inward remittance is in a foreign currency for which the MCY feature does not support or is otherwise not available, you agree that the relevant inward remittance foreign currency funds will be converted into Malaysian Ringgit at a rate we reasonably consider appropriate and credited directly into your MYR Account without your prior consent nor prior notification from us to you. |
| 5.15 | You understand that once the MCY feature for a foreign currency has been enabled/activated, it cannot be disabled/deactivated. This means that you will not be able to close the balances and features for that foreign currency subaccount, unless you close the eligible account in its entirety. You understand that upon such account closure, the eligible account (which includes the Malaysian Ringgit denominated balances and any balances in the relevant foreign currency subaccount) will be transferred to other applicable accounts that you maintain with us. |
| 5.16 | The foreign currencies that are available in respect of the MCY feature will be determined solely by us. We may prescribe minimum and/or maximum conversion amounts for the MCY feature in your eligible account at our discretion. |

Other terms remain unchanged.

Please refer to the full revised Client Terms at: <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 or login to SC Mobile App/ Online Banking to send us your message.