

Revision to the Consolidated Credit Card Terms (“Terms”) effective 10 June 2023

Dear Valued Clients,

Kindly be informed of the following revisions to the Consolidated Credit Card Terms & Rewards Terms effective **10 June 2023**:

1. **WorldMiles World Mastercard credit card** will now be known as **Journey Credit Card** with the below revised benefits:
 - a. Revised Miles Points scheme:
 - i. Get 1 Mile for every RM1 spent on Dining, Travel and Overseas transactions
 - ii. Get 1 Mile for every RM5 spent on Local retail transactions
 - b. Exclusion of Ewallets, Special Events categories & Utilities categories from Miles earning
 - c. Revision to Cashback Program on Airport Taxi & KLIA Ekspres Rides

Clause	Previous	Revised (Addition)
1.4 to 1.7	<p>WorldMiles Points scheme</p> <p>1.4 Points are awarded based on the total posted Ringgit amount or retail purchases made with your WorldMiles Card. Points are accumulated on a daily basis and will be rounded either up or down to the nearest point.</p> <p>1.5 For every RM3 spent on local retail purchases posted on to WorldMiles Card, 1 point will be credited to your WorldMiles Card account.</p> <p>1.6 For every RM2 spent on overseas retail purchases posted on to WorldMiles Card, 3 points will be credited to your WorldMiles Card account.</p> <p>1.7 Overseas retail purchases are defined as transactions performed outside Malaysia in foreign currency.</p>	<p>Miles Points scheme</p> <p>1.4 Miles Points are awarded based on the total posted Ringgit amount or retail purchases made with your Journey Credit Card. Miles Points are accumulated on a daily basis and will be rounded either up or down to the nearest point.</p> <p>1.5 For every RM1 spent on dining, travel and overseas retail purchases posted on to Journey Credit Card, 1 Miles Points will be credited to your Journey Credit Card account. The definitions of the purchases are as stated below;</p> <p>(a) transactions made in Ringgit Malaysia at selected dining merchants with registered Merchant Category Code (MCC) of 5812 or 5813 or 5814 are defined as Dining Retail Purchases;</p> <p>(b) transactions made in Ringgit Malaysia at Airline, hotel and online travel agent with registered MCCs of 3000 – 3299, 3501-3999, 4511, 4722, 7011, 7012 are defined as Travel Retail Purchases;</p> <p>(c) transactions performed outside Malaysia in foreign currency are defined as Overseas Retail Purchases.</p> <p>1.6 For every RM5 spent on local retail purchases in Ringgit Malaysia posted on to Journey Credit Card, 1 Miles point will be credited to your Journey Card account.</p>
1.9	<p>Your <i>WorldMiles Card</i> will not earn any <i>points</i> for the following transactions:</p> <p>(a) Cash advances, cash withdrawals, charges for cash advance or cash withdrawals,</p>	<p>Your <i>Journey Credit Card</i> will not earn any <i>Miles Points</i> for the following transactions:</p> <p>(a) Cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest,</p>

	<p>annual fees, interest, finance charges, late payments fees, disputed transactions or any other form of service or miscellaneous fees charged by us;</p> <p>(b) Balances products including but not limited to Balance Transfers, Balance Transfers Plus, Cash-On-Call (Previously Cheque-On-Call), Cash-On-Call Plus (Previously Cheque-On-Call Plus), Flexi On Payment, Flexi On Payment Plus, Flexi On Balance, Easy Payment Scheme (EPS);</p> <p>(c) Government service tax and other taxes imposed by law;</p> <p>(d) Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies;</p> <p>(e) Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations;</p> <p>(f) Transactions under <i>Merchant Category Code (MCC) 8999 "Professional Services"</i> which include but are not limited to Jompay transactions, FPX transactions, DuitNow QR transactions and Paypal transactions;</p> <p>(g) Petrol transaction made at petrol stations or petrol kiosk including purchases of petrol.</p> <p>For avoidance of doubt, casino transactions are considered as cash advances by us (MCC 7995, 4829, 6051).</p>	<p>finance charges, late payments fees, disputed transactions or any other form of service or miscellaneous fees charged by us;</p> <p>(b) Balances products including but not limited to Balance Transfers, Balance Transfers Plus, Cash-On-Call (Previously Cheque-On-Call), Cash-On-Call Plus (Previously Cheque-On-Call Plus), Flexi On Payment, Flexi On Payment Plus, Flexi On Balance, Easy Payment Scheme (EPS);</p> <p>(c) Government service tax and other taxes imposed by law;</p> <p>(d) Government related transactions which include but are not limited to payment of rates, charges, fines to Governmental, statutory and judicial bodies;</p> <p>(e) Charity and organizations related transactions which include but are not limited to payment and contributions to charitable, non-profitable, community or social service organizations;</p> <p>(f) Transactions under <i>Merchant Category Code (MCC) 8999 "Professional Services"</i> which include but are not limited to Jompay transactions, FPX transactions, DuitNow QR transactions and Paypal transactions;</p> <p>(g) Petrol transaction made at petrol stations or petrol kiosk including purchases of petrol;</p> <p>(h) Special events categories which include but are not limited to catering, funeral and crematoria services, clothing rental, photographic or video-graphic studios, dance halls and florists;</p> <p>(i) Utilities related transactions which include but are not limited to Telecommunications, Cable Television, Electric, Gas & Water.</p> <p>(j) Ewallet related transactions under MCC 6540 & 4784.</p> <p>For avoidance of doubt, casino transactions are considered as cash advances by us (MCC 7995, 4829, 6051).</p>
1.15-1.16	N/A	<p>Miles Points Redemption</p> <p>1.15 Miles Points may only be redeemed for Airmiles (see AirMileage Programme), cash (credited to your Journey account) and gifts.</p> <p>1.16 The minimum Cashback redemption amount is RM50 and redemption can be performed in multiple of RM10.</p>

1.23	<p>The exchange rate used in calculating the WorldMiles Points would be pegged at RM3.70 per USD. We will absorb minor fluctuations of up to 30% from the pegged exchange rate of RM3.70 per USD. In situation where the currency exchange rate fluctuates to more than 30% from the pegged rate then we will revise the miles conversion earned by the Cardholder or we would adjust the conversion rate in which prior notice will be given us to the Cardholder.</p>	N/A
1.40-1.42	<p>Cashback Program on Airport Limousine & KLIA Ekspres Rides</p> <p>1.40 To qualify, the Principal Cardholders must:</p> <p>(a) Book the service with Airport Limousine Services or KLIA Ekspres (“Service Provider”) at KLIA or KLIA 2 and charge the cost of Service to their WorldMiles Card, where the transaction is posted on the Principal Cardholder’s card account statement as being transacted as follows, subject to the availability of the Service Provider :</p> <ol style="list-style-type: none"> I. 4111 KLIA EKSPRESS & TRANSIT II. 4111 KLIA EKSPRES & TRANSIT III. 4011 EXPRESS RAIL LINK (EC) IV. 4011 EXPRESS RAIL LINK -KLI V. 4011 EXPRESS RAIL LINK -KLIA VI. 4111 AIRPORT LIMO VII. 4121 AIRPORT LIMO VIII. 4121 MESRA INDAH JAYA IX. 4111 AIRPORT LIMO-INTL ARRI X. 4111 AIRPORT LIMO-INTL ARRIVAL XI. 4011 EXPRESS RAIL LINK V WAVE <p>1.41 Meet minimum 3 times retail purchases overseas in foreign currency (excluding "not card-present" purchases such as online purchases and mail/phone order), charged to their WorldMiles Card in the past 30 days to qualify for the <i>Cashback</i>.</p> <p>1.42 Principal Cardholders are entitled to enjoy this <i>Cashback</i> one (1) time per calendar month, with the qualifying spends to be performed in the past 30 days to qualify. If Principal Cardholder uses this service for more than one (1) time per calendar month, the <i>Cashback</i> will only be awarded on the</p>	<p>Cashback Program on Airport Transfer</p> <p>1.41 To qualify, the Principal Cardholders must:</p> <p>(a) Book the Grab ride service via the Grab App (“Service Provider”) and charge the cost of Service to their Journey Card, where the transaction is posted on the Principal Cardholder’s card account statement as being transacted as Grab under MCC 4121, subject to the availability of the Service Provider</p> <p>(b) Spend a minimum of RM2,500 on Travel Retail Purchases transaction charged to their Journey Card in the past 90 days to qualify for the Cashback.</p> <p>1.42 Principal Cardholders are entitled to enjoy this Cashback one (1) time per calendar month, with the qualifying spends to be performed in the past 90 days to qualify. If Principal Cardholder uses this service for more than one (1) time per calendar month, the Cashback will only be awarded on the first recorded transaction of the particular month, capped to a maximum of RM65 per month.</p>

	first recorded transaction of the particular month, capped to a maximum of RM80 per month.	
--	--	--

2. For Rewards Terms:

Clause	Previous	Revised
5.1	WorldMiles Points may only be redeemed for miles (see Mileage Programme) and cash.	<i>Miles Points</i> may only be redeemed for miles (see AirMileage Programme), cash (credited to your Journey account) and gifts.
6.2	The minimum amount of cash to be redeemed is RM1 per account.	The minimum amount of cash to be redeemed is RM1 per account unless otherwise specified in the respective Credit Card Terms.

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.