

Frequently Asked Questions

INSURANCE - HONG LEONG BUSINESS CREDIT CARD

CASH BACK FEATURES & BENEFITS

Q1 How do I get the 2% Cash Back?

You will get 2% Cash Back whenever you charge your AIA Life single annual premium transaction with your INSURANCE-Hong Leong Business Credit Card.

Q2 Do I get 2% Cash Back for my Zero Interest Installment Plan (ZIIP) transaction on AIA Life premium?

No, ZIIP transaction on AIA Life Premium is not applicable for 2% Cash Back.

Q3 Is the 2% Cash Back applicable when I convert my AIA Life Annual premium ZIIP to a single annual premium transaction?

Yes, the Cash Back is applicable when you convert your AIA Life Annual premium's ZIIP transaction to a single annual premium transaction within the 1st month from your 1st billing statement.

Q4 Do I still get the 2% Cash Back after I convert my AIA Life Annual premium single transaction to a ZIIP transaction?

No, you will not get the 2% Cash Back when you convert your AIA Life Annual premium single transaction to a ZIIP transaction.

Q5 What happens to my Cash Back after I converted my AIA Life Annual premium single transaction to 12-Month Zero Interest Installment Plan (ZIIP)?

The 2% Cash Back will be forfeited on your AIA Life Annual premium single transaction regardless of during which interval of the 12 months you have converted your premium to the 12-Month Zero Interest Installment Plan (ZIIP).

Q6 How do I get the 0.5% Cash Back?

You will get 0.5% Cash Back whenever you make a retail transaction with your INSURANCE-Hong Leong Business Credit Card.

Q7 Do I get 0.5% Cash Back on any of my retail transactions?

You will get 0.5% Cash Back when you charge an "Approved Retail Transaction" on your INSURANCE-Hong Leong Business Credit Card.

Q8 What does the "Approved Retail Transaction" mean?

An Approved Retail Transaction refers to local and international retail purchase(s), online purchase(s) and standing instruction(s) (excluding all AIA Life premium charge, Balance Transfer, Fees & Charges, My Payment Plan, Call for Cash, Cash Advance, referral, refund, disputed, unauthorised or fraudulent retail transactions, government services, interest payment, charges for Cash Advance and any other form of service/miscellaneous fees for purposes of accumulation of Approved Retail Transaction)

Q9 When will I get my Cash Back?

The Cash Back is accumulated on a monthly basis which will be reflected on your next month credit card statement.

Q10 Is there a maximum Cash Back limit applicable on the INSURANCE-Hong Leong Business Credit Card?

No, there is no limit on the amount of Cash Back you can earn.

Q11 Is my Hong Leong Bank Generic INSURANCE Credit Card applicable for the Cash Back as well?

No, the Cash Back feature is only applicable for the new INSURANCE-Hong Leong Business Credit Card.

Q12 Will both of my Hong Leong Bank Generic INSURANCE Credit Card and INSURANCE-Hong Leong Business Credit Card share the same credit limit?

Yes, both of your Hong Leong Bank Generic INSURANCE Credit Card and INSURANCE-Hong Leong Business Credit Card has a combined credit limit.

Q13 How do I pay my existing ZIIP & SI on my current card?

You may continue paying your ZIIP & SI on your current Hong Leong Bank Generic INSURANCE Credit Card without transferring your existing ZIIP & SI to the INSURANCE-Hong Leong Business Credit Card.

Q14 Can I charge the AIA premium yearly renewal amount into my current Hong Leong Bank Generic INSURANCE Credit Card instead of my INSURANCE-Hong Leong Business Credit Card?

Yes, you may do so but it is advisable to charge to your new INSURANCE-Hong Leong Business Credit Card because you will be entitled for cash back rewards only if you charge your transaction with the INSURANCE-Hong Leong Business Credit Card.

Q15 How do I charge my renewal AIA premium amount into my INSURANCE-Hong Leong Business Credit Card?

You will have to ask your agent to update the premium payment authorisation form to include INSURANCE-Hong Leong Business Credit Card for your premium payment.

INSURANCE - HONG LEONG BUSINESS CREDIT CARD FEATURES & BENEFITS

Q1 Does the "Annual Fee Waiver for Life" promotion apply to the INSURANCE-Hong Leong Credit Card?

Both you and your Supplementary cardholders will automatically enjoy a waiver on your annual fee with a minimum swipe of 1 transaction within 45 days from the card issuance date. Subsequent year annual fees will be waived if you spend at least 12 times on your INSURANCE - Hong Leong Credit Card over the preceding 12 months.

Q2 Will there be a minimum spending charge to qualify for the Annual Fee waiver for Life privilege?

There is no minimum spending charge at all. You can charge your card regardless of the amount.

Q3 Will my supplementary cardholder(s) enjoy the same benefits as I do?

Yes, provided if the supplementary cardholder(s) fulfils the Annual Fee waiver for Life conditions.

Q4 Can I combine my supplementary cardholder(s) number of transactions in order to qualify for the Annual Fee waiver for Life waiver?

No. Number of transactions is strictly on per card basis.

Q5 Do you have a reward points programme? Tell me more about my bonus points and how can I redeem the points which I have earned?

Yes, we do have a reward points programme. Every time you use your Hong Leong Bank Credit Card, you will be rewarded with ONE "Bonus Plus" point for every Ringgit spent. The Bonus Plus Points can be accumulated for up to 3 years. You may redeem them for many exciting gifts that have been specially selected for you. The more you spend, the more Bonus Plus Points you receive. For enquiries, call our Customer Service Hotline at 03-7626 8899.

Q6 Can I withdraw cash at any Automated Teller Machine (ATM)?

You possess real spending power in your hands as an Hong Leong Bank Credit Cardholder. If you need cash, wherever you may be in the world, you have instant access to cash at more than 1 million ATMs with Visa/MasterCard logo in 210 countries

worldwide with your Personal Identification Number (PIN).

Q7 I am a new Hong Leong Bank Credit Card member. What is my cash withdrawal limit?

This is the 100% Cash Advance feature for all Hong Leong Bank Credit Cards as follows:

- If you have been a card member for less than a year, you may withdraw up to 50% of your credit limit.
- If you have been a card member for more than 1 year but less than 3 years, you may withdraw up to 75% of your credit limit.
- If you have been a card member for more than 3 years you may enjoy cash withdrawal of 100% of your credit limit.

Q9 Who can I contact in the case of an emergency?

For MasterCard Cardholder, the MasterCard Global Service just call the 24 hours customer service at 1-800-804594 for assistance. You can report a lost or stolen card, request a cash advance or simply obtain information. Outside the U.S., please call directory assistance for the MasterCard Global Service number. With this service, you can call toll-free from over 75 countries worldwide.

Q10 I intend to travel overseas. Are Hong Leong Bank credit cards accepted worldwide?

Hong Leong Bank Credit Cards are recognized and accepted in more than 24 million establishments worldwide. Wine and dine at the finest restaurants in the world. Stay at most luxurious hotels on earth. Shop at glamorous international boutiques. Wherever you go, you'll be accorded the prestige and recognition reserved for people of superior financial standing.

HONG LEONG BANK CREDIT CARD CENTRE SERVICES

Q1 What are the services offered by your Hong Leong Bank Credit Card Centre?

You may contact us at 03-7626 8899 to request for the following services :

- My Payment Plan – convert your purchases of RM500.00 and above into Zero Interest Installment plan
- Balance Transfer Plan up to 48 months.
- Rewards Points Program redemption
- Call for Cash to be transferred to your designated saving/current account
- Zero Interest Installment Plan with participating merchants
- Urgent Temporary Increase of Credit Limit

Q2 How can I contact your Hong Leong Bank Credit Card Centre?

You may contact us at 03-7626 8899.

Q3 Where can I make the payment?

You can make your Hong Leong Bank Credit Card cash or cheque payment at:

- Any Hong Leong Bank Branches
- Any Hong Leong Bank Cash or Cheque Deposit Machines
- Any Hong Leong Bank Automated Teller Machines (ATM)
- By cheques made payable to “EBB CC for (Name of Principal Cardholder)”
using the business envelope enclosed
- Any Interbank GIRO Payment (IBG)
- Funds transfer through Hong Leong Bank Savings/Current Account via Internet Banking
- Funds transfer from Hong Leong Bank Savings/Current Account via Phone Banking