

Hong Leong Visa Signature Card Terms & Conditions

English

1. Annual Fee Waiver

- The Cardholder shall be entitled to the first year annual fee waiver that applies to the Principal
- (a) Visa Signature Credit Card. Subsequent year annual fee will be waived if a minimum cumulative spend of RM30,000 p.a. is met.
 - (b) Supplementary card(s) annual fee will be waived when Principal Cardholder enjoys the conditional annual fee waiver.
 - (c) The cumulative spend includes both retail and cash transactions billed to the Cardholder's account.
 - (d) Cumulative spend transactions exclude Balance Transfer, fee charges, credit entries and chargeback.

2. Bonus Plus Rewards Programme

The Cardholder is eligible to participate in the Programme and is eligible to earn:

- (a) 1.5 Bonus Plus Points for every RM1.00 billed to the Cardholder's account for all local retail and cash advance transactions.
- (b) 2 Bonus Plus Points for every RM1.00 billed to the Cardholder's account for all overseas retail and cash advance transactions.
- (c) The accumulation rate of the Bonus Plus Points for every RM1.00 may be subject to change from time to time at the Bank's absolute discretion.

- (d) These terms and conditions are to be read in conjunction with the Credit Card "Bonus Plus" Rewards Programme Terms and Conditions. In the event of any conflict between these terms and conditions and the said Credit Card "Bonus Plus" Rewards Programme Terms and Conditions, the terms and conditions herein shall prevail in so far as to apply for this product.

3. Cash Rebate on Overseas Transactions

- (a) Cardholder is eligible to earn a cash rebate of 1% on overseas retail transaction provided a minimum cumulative spend of RM10,000 per annum is met.

The cumulative spend on overseas retail transactions must be billed to the cardholder's account. The rebate value is calculated on calendar year basis each 31 December, based on cumulative overseas retail spend condition of RM10,000 p.a., including overseas retail transaction posted on the 31 December.
- (b) The maximum cash rebate payout is capped at RM500 per Visa Signature account.
- (c) Cumulative spend transactions exclude fee charges, credit entries and chargeback.
- (d) Cash rebate will be credited into Cardholder's account every February and will be reflected in the February statement cycle.

- The Cardholder's Visa Signature account must be valid and not in defaults on card renewal date
- 4. when the annual fee waiver is awarded to eligible Cardholder and on every 31 January when the cash rebate is posted.

The above terms and conditions are to be read in conjunction to the Hong Leong Terms & Conditions *PLUS*.

Bahasa Malaysia

1. Pengecualian Yuran Tahunan

- Pemegang Kad Utama Visa Signature berhak mendapat pengecualian yuran tahunan bagi
- (a) tahun pertama. Yuran tahunan seterusnya akan dikecualikan jika mencapai perbelanjaan terkumpul minimum RM30,000 setahun.
 - (b) Kad tambahan mendapat pengecualian yuran tahunan apabila kad utama menikmati pengecualian yuran tahunan bersyarat.
 - (c) Perbelanjaan terkumpul termasuk kedua-dua transaksi runcit dan tunai yang dibilkan ke akaun Pemegang kad.
 - (d) Perbelanjaan terkumpul tidak termasuk transaksi pemindahan baki, caj tunai, catatan kredit dan caj semula.

2. Program Ganjaran "Bonus Plus"

Pemegang Kad layak untuk menyertai Program ini dan layak mendapat:

- (a) 1.5 Mata "Bonus Plus" untuk setiap RM1.00 yang dibilkan ke akaun Pemegang Kad untuk semua transaksi runcit dan pendahuluan tunai,
- (b) 2 Mata "Bonus Plus" untuk setiap RM1.00 yang dibilkan ke akaun Pemegang Kad untuk semua transaksi runcit dan pendahuluan tunai di luar negeri.
- (c) Kadar terkumpul bagi Mata "Bonus Plus" bagi setiap RM1.00 mungkin tertakluk dari semasa ke semasa bergantung kepada budi-bicara mutlak Bank.

- Terma dan syarat ini hendaklah dibaca bersama Terma dan Syarat Program Ganjaran "Bonus Plus" Kad Kredit. Sekiranya terdapat sebarang percanggahan antara terma dan syarat ini dengan Terma dan Syarat Program Ganjaran "Bonus Plus" Kad Kredit, terma dan syarat yang terkandung di sini akan diutamakan bagi hal-hal yang berkaitan produk ini.
- (d)

3. Rebat Tunai bagi Transaksi Luar Negeri

- (a) Pemegang Kad layak mendapat rebat tunai 1% ke atas transaksi runcit luar negeri jika perbelanjaan terkumpul sebanyak RM10,000 setahun dicapai.
Perbelanjaan terkumpul bagi transaksi runcit luar negeri mesti dibilkan ke akaun Pemegang Kad. Nilai rebat dikira berdasarkan tahun kalendar setiap 31 Disember, bergantung kepada syarat perbelanjaan runcit luar negeri sebanyak RM10,000 setahun, termasuk transaksi runcit luar negeri pada 31 Disember.
- (b)
- (c) Bayaran maksima rebat tunai terhad RM500 bagi setiap akaun Visa Signature.
- (d) Transaksi perbelanjaan terkumpul tidak termasuk caj yuran, catatan kredit dan caj semula.
- (e) Rebate tunai akan dikreditkan ke akaun Pemegang Kad setiap Februari dan akan dipaparkan dalam kitaran penyata Februari.

- Akaun Visa Signature Pemegang Kad mesti sah dan tidak ingkar dalam pembayaran pada tarikh
- 4. pembaharuan apabila pengecualian yuran tahunan diberikan kepada Pemegang Kad yang layak dan pada setiap 31 Januari apabila rebat tunai di bukukan.

Terma dan syarat di atas hendaklah dibaca bersama dengan Terma dan Syarat Hong Leong *PLUS*.