

Terms and Conditions Governing the Visa Signature Credit Card ("T&Cs")

The terms and conditions below are to be read together with the Bank's Cardholder's Agreement ("the Agreement"). Save and except for the variations set out below, all the terms and conditions of the Agreement shall apply. In the event of any discrepancy or inconsistency between the terms and conditions of the Agreement and this T&Cs, this T&Cs shall prevail in so far as they are applicable to the Visa Signature Credit Card. By accepting the Visa Signature Credit Card, Cardholder agrees to be bound by the terms and conditions as set out in these T&Cs, and the Agreement.

1. A. Definition: In these T&Cs, unless the context otherwise requires or unless expressly stated herein to the contrary, the following expressions shall have the following meaning:
 - a) **"Bank"** means Hong Leong Bank Berhad;
 - b) **"Card"** means the Visa Signature Credit Card issued by the Bank and includes a supplementary card, if applicable;
 - c) **"Card Account"** means the account of the Principal Cardholder with the Bank opened in respect of the Card
 - d) **"Cardholder"** means the individual named on the Credit Card, whether Principal or Supplementary Cardholder, unless stated otherwise;
 - e) **"Principal Cardholder"** means a Cardholder who has been issued with a Principal Card;
 - f) **"Principal Card"** means the Credit Card issued to the Cardholder by the Bank as the primary Cardholder;
 - g) **"Retail Spend"** refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan ("**EPP**") transacted locally and/or overseas (including spend transacted in Ringgit Malaysia ("**RM**") and/or other currencies) which have been successfully charged to the Card. Retail Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction.

Retail Spend **excludes** the following:
 - i. cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - ii. portfolio products such as Balance Transfer ("**BT**"), Call-For-Cash Plus ("**CFC Plus**"), Call-For-Cash ("**CFC**") and Flexi Payment Plan ("**FPP**");
 - iii. JomPAY and government related transactions;
 - iv. refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - v. any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by the Bank.
 - h) **"RM"** means Ringgit Malaysia, the legal currency in Malaysia; and
 - i) **"Supplementary Cardholder"** means the person nominated by the Cardholder as a Supplementary Cardholder in accordance with Clause 22 of the Agreement and to whom a Card is issued by the Bank.

B. Interpretation

- a) Unless the context otherwise requires, capitalized words and expressions shall have the same meaning as defined in the Agreement unless specifically defined in these T&Cs.
- b) Words referring to the male gender shall include the female and/or neuter gender and vice versa.
- c) Words referring to the singular number shall include plural number and vice versa.

Bonus Plus Points Reward Programme (“Programme”)

2. 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 Card Account for all local Retail Spend and cash advance transactions;
 - b) 2 Bonus Plus Points for every RM1.00 billed to the Cardholder's Card Account for all overseas Retail Spend and cash advance transactions;
 - c) The accumulation of the Bonus Plus Points for every RM1.00 may be subject to change from time to time by giving prior notice to the Cardholders;
 - d) This terms and conditions is to be read in conjunction with the Hong Leong Club Rewards Programme Terms and Conditions which is made available at www.hlb.com.my/rewards.

Annual Fee Waiver

3. Cardholder shall be entitled to the 1st Year Annual Fee Waiver in the event that the Cardholder has performed a minimum of one (1) Retail Spend by using the Card within 45 days from the Card approval date.

In order to be entitled for the subsequent year Annual Fee Waiver, the Cardholder must perform cumulative Retail Spend of RM30,000 per annum.

Plaza Premium Lounge (PPL)

4. The Cardholder is entitled for unlimited access to the PPL in Kuala Lumpur International Airport (KLIA) and Kuala Lumpur International Airport 2 (KLIA2).
5. In order to access to PPL, the Cardholder is required to present a valid Card and boarding pass at the PPL registration counter.
6. The use of the PPL is subject to the terms and conditions as set out by PPL. The PPL terms and conditions is available at www.plazapremiumgroup.com
7. The Bank makes no representation or warranties with respect to the PPL and/ or the services and facilities provided by PPL (“Lounge Facilities and Services”), and in particular, makes no warranties with respect to the quality of the Lounge Facilities and Services or their suitability for any purpose nor shall the Bank be liable to the Cardholders for any acts or omissions of Priority Pass in relation to the Priority Pass Lounges and/ or Lounge Facilities and Services.

8. The Cardholders shall not hold the Bank liable for any loss or injury suffered by Cardholders whilst inside the PPL at any time.

Cash Rebate on Overseas Retail Transactions

9. The Principal Cardholder is eligible to earn a cash rebate of 1% on overseas Retail Spend (“**Cash Rebate**”) provided a minimum cumulative overseas Retail Spend of RM10,000 per annum is met (“**Condition**”). For the avoidance of doubt, the Condition, i.e the cumulative Retail Spend of RM10,000 per annum, shall include the overseas Retail Spend performed by the Supplementary Cardholder as well.
10. The cumulative overseas Retail Spend must be billed to the Cardholder's Card Account.
11. The Cash Rebate is calculated on calendar year basis, on every 31 December, including overseas Retail Transaction posted on 31 December.
12. The maximum Cash Rebate Payout is capped at RM500 per Card Account per annum.
13. Cash Rebate will be credited into the Principal Cardholder's Card Account every February and will be reflected in the Cardholder's February statement cycle.
14. In order to be entitled for the Cash Rebate, the Card must be valid, active, in good standing and must not be in breach of any of the T&Cs and/or the Agreement at the point of the Cash Rebate is rewarded.

General Terms and Conditions

15. The Bank reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the “**Amendment**”) any of the terms and conditions herein. Notification to Cardholders in respect of the Amendment shall be effected in the manner as specified by the Bank in the Agreement.
16. The Bank's decisions on all matters relating to the Programme, the entitlement of Cash Rebate and Annual Fee Waiver are final and binding.
17. The terms and conditions in this document shall be governed by and construed in accordance with the laws of Malaysia and Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.