

### Terms and Conditions for Hong Leong's Mach Credit Card

1. The Terms and Conditions below are to be read together with the Hong Leong Bank Berhad's ("HLB") Cardholder Agreement ("the Agreement") which can be found here: <https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/Help-and-Support/hlb-cardholder-agreement-2017.pdf>
2. The Cardholder of Mach Card (the "Cardholder") may select a package from 3 options under the Lifestyle Package (the "Package") and as many additional Category(ies) (the "Add-On Category") available to the Cardholder as listed in the table hereinafter.
3. The Cardholder will be awarded with cash rebate on posted retail transactions depending on the Package and the Add-On Category duly enrolled as stated below and cash rebate of 0.2% on all other purchases (collectively, "Cash Rebate").

Lifestyle Package	Category	Eligible Merchants/ MCC*	Rebate
<b>Social Package</b>	Movies	All movie outlets such as GSC, TGV, MBO, Cathay, Cineleisure, and more (MCC 7832)	10%
	Music & Events	AirAsia RedTix, TicketCharge, TicketPro, and all Rock Corner outlets	3%
	Nightlife	Finnegan's, Hard Rock Café, Overtime, Sid's Pubs, The Library, twenty.one, Red Box, and Zouk (MCC 5813)	2%
<b>Trendsetter Package</b>	Dining	All dining outlets such as McDonald's, Nando's, Sushi King, and more (MCC 5811, 5812, and 5814)	5%
	Style	Uniqlo, Cotton On, Forever 21, Zara, Topshop/Topman, Charles & Keith, G2000, Gap, Converse, and Esprit	2%
	Travel	All airlines, hotels, and bookings through Agoda.com, Booking.com, Hotels.com, and Expedia.com	1%

<b>Savvy Package</b>	Groceries	All grocery stores such as AEON BIG, Giant, Tesco, Cold Storage, and many more (MCC 5411)	2%
	Health & Fitness	Fitness Concept, Fitness First, Celebrity Fitness, GNC, Watson's, and Guardian	2%
	Mobile	Maxis, Celcom, Digi, U Mobile, and YES	3%
-	Departmental	AEON, Parkson, Isetan, Metrojaya, Marks & Spencers, Tangs, Robinsons, and Debenhams	2%
	Tech	All IT stores such as IT Hypermart, Machines, Switch, Epicenter, Dell, and Lenovo exclusive stores (MCC 5045 and 5732)	2%
	Online	All online spending such as Lazada, Taobao, Zalora, 11street, GEMFIVE, and more	1%

4. The Cash Rebate awarded for each Category is inclusive of the 0.2% Cash Rebate awarded on all other purchases as abovementioned.
5. The Mach Card cash rebate structure is as follows:

	For each selected Category	For all other purchases
<b>Maximum cash rebate</b>	RM100 (quarterly)	RM50 (monthly)

6. All new enrolment for the Package and Add-On Category(ies) at the point of application for Mach Card will take effect 24 hours following the confirmation of the same.
7. All enrolment not performed at the point of application for Mach Card will be based on a 3-month period with the effective date ("Effective Date") preset to the 1st of each calendar quarter. The Effective Date of each Package and Add-On Category(ies) will automatically be renewed every calendar quarter unless the Cardholder change their selection accordingly. Each calendar quarter begins on the 1st of Jan, 1st of April, 1st of July, and 1st of Oct respectively.

8. Each Add-On Category is subject to a fee ("Fee") of RM5 for each calendar quarter. The Fee charged will be apportioned for a new Cardholder depending on the opening date of the Mach Card account and the same will be rounded down to the nearest cent.
9. The Cardholder may cancel the Add-On Category(ies) at any time but the quarterly Fee is not refundable.
10. The Cash Rebate under extended payment plan will be awarded based on the monthly posted instalment amount.
11. The assignment of Merchant Category for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category. HLB shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the Cash Rebate for retail transactions at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against HLB for such non-posting of the Cash Rebate due to incorrect assignment of the Merchant Category by the respective merchant's acquiring bank.
12. The Cash Rebate will be calculated on the 1st of each month (rounded to the nearest Ringgit Malaysia). The cumulated Cash Rebate shall be credited monthly to the Cardholder's Statement. For the avoidance of doubt, any Cash Rebates due to the Cardholder will be posted in the credit card account and reflected in the Cardholder's Statement for the particular month. In the event the Cash Rebate due to the Cardholder falls on or after the 1st day of the month, the Cash Rebates will only be reflected in the Cardholder's Statement in the following month.
13. HLB may from time to time, at its sole discretion, by giving a prior notice of at least twenty one (21) calendar days to the Cardholder, to change, revise, or vary any of the terms and conditions including the Package and its eligible Merchants, Merchant Categories, and/or Cash Rebate percentile.
14. The Cardholder shall not be entitled to claim for any compensation against HLB for any and all loss and damage suffered or incurred by the Cardholder whether as a direct or indirect result of the act of amendments, cancellation, termination, or suspension of the Package and/or Add-On Categories.
15. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardholder agrees to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
16. Government Taxes and/or statutory/regulatory imposed charges, fees etc
  1. For the purpose of this Clause:

"Tax" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax such as the goods and services tax ("GST") and other taxes by whatever name called, and any interest, fines or penalties in respect thereof.

"Appropriate Authority" means any government or taxing authority.
  2. All fees, charges and/or all other monies to be paid by customer to the Bank under this Agreement, including any amount representing reimbursements to be paid by customer to the Bank, is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.

3. In the event customer is required by law to make any deduction or withholding from the fees and/or all other monies payable to the Bank under this Agreement in respect of any Tax or otherwise, the sum payable by customer in respect of which the deduction or withholding is required shall be increased so that the net fees and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.
4. The customer shall in addition to the fees and all other monies payable, pay to the Bank all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Bank to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the customer directly to any Appropriate Authority, which the customer shall remit directly to the Appropriate Authority .
5. If at any time an adjustment is made or required to be made between the Bank and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with this agreement by the Bank, a corresponding adjustment may at the Bank's discretion be made as between the Bank and customer and in such event, any payment necessary to give effect to the adjustment shall be made.
6. All Tax as shall be payable by the customer to the Bank as herein provided shall be paid at such times and in such manner as shall be requested by the Bank.
7. The customer hereby agrees to do all things reasonably requested by the Bank to assist the Bank in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in this Agreement, the customer agrees to provide its fullest cooperation to the Bank in assisting the Bank in complying with its obligations under the relevant laws.
8. For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in this agreement has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.