

## Terms & Conditions for Mach Signature Credit Card

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>

### 1. Definitions:

- a. "Card" means the MACH SIGNATURE Credit Card issued by the Bank and includes a supplementary card, if applicable.
- b. "Card Account" means the account of the Principal Cardholder with the Bank, opened in respect of the Card.
- c. "Principal Cardholder" means the principal Cardholder to whom the Card is issued by the Bank.
- d. "Enrich" means the frequent flyer programme operated by MAS.
- e. "Enrich Member" means any person who is recognized by MAS, in its sole discretion as a member of Enrich.
- f. "Enrich Miles" means the credits (in miles) awarded by MAS to an Enrich member.
- g. "FPP" means the Bank's Flexi Payment Plan Program/My Payment Plan / Zero Interest Plan which allows Cardholders to repay certain Card transactions in monthly installments over a fixed tenure as agreed between the Cardholder and the Bank subject to applicable terms and conditions.
- h. "MAS" means Malaysian Airlines System Berhad (Company No.: 10601-W).
- i. "Merchant" is an individual, firm or company engaged in the business of selling and providing goods and/or service.
- j. "Card Anniversary" means the anniversary date of the issuance of the Card.
- k. "Privacy Policy" means the Bank's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with you as may be amended from time to time and made available at the Bank's website or in such manner as the Bank deems appropriate from time to time.
- l. "Programme" means MACH SIGNATURE Enrich Miles programme and includes any variations or amendments to the same as may be made by the Bank from time to time, at its discretion.
- m. "Retail Transactions" means, for the purpose of this Programme, the purchase of any goods or services locally or overseas which have been effected with or charged to the Card but shall exclude:
  - I. Hong Leong Bank Balance Transfer
  - II. Cash Advance/Withdrawal/Quasi-Cash
  - III. Card Protection Plan
  - IV. Hong Leong Bank Flexi Payment Plan/My Payment Plan
  - V. Hong Leong Bank Cash-On-Call/Call-For-Cash
  - VI. Refunded, disputed, unauthorized or fraudulent Retail Transactions
  - VII. Interest payments, late payment fees, charges for cash withdrawals, Government Tax (if applicable) and any other form of service or miscellaneous fees, or such other Card transaction(s) as determined by the Bank from time to time.
- n. "RM" or "Ringgit" means Ringgit Malaysia.

- o. "Supplementary Cardholder" means the person to whom a supplementary Card has been issued by the Bank upon application by the Principal Cardholder.
  - p. Unless the context otherwise requires, words and expressions respectively defined or construed in the Agreement shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include plural number and vice versa.
2. This Programme is made available to the Principal Cardholders and is subject to the following terms and conditions and the terms and conditions in the Agreement.
  3. Annual Fee is waived for life for the Principal Cardholders. In the case of Supplementary Cards, the annual fee will be waived for life for the first three (3) Supplementary Cards issued under the same Principal Cardholder.
  4. To be eligible to earn Enrich Miles, the Principal Cardholder must be a registered Enrich Member with MAS and the Card Account must be valid/active, in good standing, not be in delinquent status and must not be in breach of any of the Card Terms and Conditions and the terms and conditions of the Agreement. Eligibility will be revoked if the Principal Cardholder has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Card Account and/or other facility or services provided by the Bank.
  5. In the event the Principal Cardholder is not a registered Enrich Member at the time of application for the Card, the Principal Cardholder hereby authorizes and consents to the Bank disclosing the personal information of the Principal Cardholder to MAS to facilitate the Principal Cardholder's application for registration with MAS as an Enrich Member. The personal information that may be disclosed by the Bank shall include the name, identity card number, passport number, address, date of birth, email address, contact number(s) as well as such other information as may be required by MAS to process the Principal Cardholder's application as an Enrich Member.
  6. Enrich Miles are awarded to the eligible Principal Cardholder based on the total posted Ringgit amount of Retail Transactions made with the Card and accumulated on a daily basis and rounded down to the nearest Enrich Miles in the following manner:

Local Retail Transactions	Overseas Retail Transactions
For every three (3) Ringgit (RM3) worth of Retail Transactions transacted within Malaysia and in Ringgit posted to the Card Account, one (1) Enrich Miles will be credited to the Card Account.	For every two (2) Ringgit (RM2) worth of Retail Transactions transacted outside Malaysia and in currencies other than Ringgit Malaysia posted to the Card Account, one (1) Enrich Miles will be credited to the Card Account

7. The Enrich Miles earned shall be at such rate as determined by the Bank and the Bank reserves the right to vary the rate at which Enrich Miles are to be awarded from time to time at its sole and absolute discretion.
8. The Enrich Miles earned by the Supplementary Cardholder will be credited into the Card Account of the Principal Cardholder. Total Enrich Miles earned collectively by the Principal Cardholder and Supplementary Cardholders (collectively referred to as "Cardholders") will be stated in the

Principal Cardholder's monthly Card statement of account and will be credited to the Principal Cardholder's Enrich account with MAS.

9. The Enrich Miles earned as set out in Clause 6 above will be credited into the Principal Cardholder's Enrich account with MAS. For the avoidance of doubt, although Enrich Miles can be awarded in respect of Retail Transactions made by the Supplementary Cardholder, however, the Enrich Miles will only be credited to the Principal Cardholder's Enrich Account and only the Principal Cardholder is entitled to make any redemption of the Enrich Miles.
10. The Bank shall use its best endeavors to cause the Enrich Miles to be credited to the Principal Cardholder's Enrich account with MAS at the end of the calendar month following the statement date relating to the Card. The Bank may however vary the date and the frequency of the crediting of the Enrich miles at its sole and absolute discretion. Notwithstanding that the Enrich Miles earned by the Cardholders will be stated in the Principal Cardholder's monthly Card statement of account, only Enrich Miles which have been credited into the Principal Cardholder's Enrich Account with MAS can be redeemed. The Bank will not be liable for any delay and/or omission in processing and crediting of the Enrich Miles into the Principal Cardholder's Enrich account with MAS.
11. The Enrich Miles credited into the Principal Cardholder's Enrich account with MAS may only be used towards redemptions made under the Enrich programme subject to such terms and conditions which are imposed by MAS as may be amended from time to time.
12. The Enrich Miles earned have no cash or monetary value. Unless otherwise stated, the Enrich Miles earned are neither transferable to any other person or third party or entity nor exchangeable for cash or credit. For avoidance of doubt, Enrich Miles from an expired or closed Card Account cannot be transferred to any existing Card Account.
13. The Bank reserves the absolute right and discretion at any time without having to assign any reason to the Cardholders and without liability to the Cardholders to suspend indefinitely, cancel and/or terminate or vary the Programme. Without limiting the generality of the foregoing provisions the Bank will not be liable to the Cardholders for the suspension, cancellation or termination of the Programme or any benefits available thereunder in the event MAS retracts or revokes any benefit or offer made under the Programme, including any cancellation, suspension, withdrawal and/or alteration of Enrich in any manner detrimental to the Bank and/or Cardholders. During special promotions or sales periods, MAS and the Bank reserve the right, with notice to the Cardholders, to suspend all or any of the benefits available under the Programme.
14. The Principal Cardholder shall contact MAS and liaise directly with MAS in relation to the redemption of the Enrich Miles or any enquiries or dispute relating to the Principal Cardholder's Enrich account with MAS. The Bank will not be responsible or liable to the Principal Cardholder for any acts or omissions by MAS in connection with Enrich, including but not limited to the redemption of the Enrich Miles by the Principal Cardholder.
15. If the Principal Cardholder's Card is cancelled or terminated by either the Principal Cardholder or the Bank, the Principal Cardholder will not be entitled to the Enrich Miles earned on Retail Transactions carried out on the Card which have not been credited into the Principal Cardholder's Enrich account with MAS notwithstanding that the Enrich Miles earned may have been posted to the Principal Cardholder's Card statement of account. Such Enrich Miles earned will be automatically cancelled and/or forfeited upon cancellation/termination of the Card. If the Cardholder's Card is temporarily suspended, the Enrich Miles earned on the Retail Transactions carried out on the Card which have not been credited into the Principal Cardholder's Enrich account with MAS will not be credited into the Principal Cardholder's Enrich account with MAS but

will continue to accumulate ("Accumulated Enrich Miles"). Such Accumulated Enrich Miles will only be credited into the Principal Cardholder's Enrich account with MAS when the suspension is uplifted. In the event the suspension is not lifted and the Card is cancelled or terminated, such Accumulated Enrich Miles will be forfeited and the Cardholder shall have no recourse to the Bank or MAS in respect of such forfeited Accumulated Enrich Miles.

16. In the event any Retail Transactions are required to be reversed or cancelled on the Card which shall be determined at the sole discretion of the Bank without incurrance of any liability by the Bank, the Bank reserves the right at its sole and absolute discretion to either:
  - a. Request MAS to debit the Principal Cardholder's Enrich account for the relevant Enrich Miles earned from the relevant Retail Transaction which is required to be reversed or cancelled; or
  - b. Debit the Principal Cardholder's Card account for the Enrich Miles earned from the Retail Transaction which is required to be reversed or cancelled based on such conversion rate as the Bank shall in its sole and absolute discretion determine, if the Enrich Miles earned from the said Retail Transaction have already been redeemed by the Principal Cardholder.
  
17. Retail Transactions carried out on the Card and the conversion thereto to Enrich Miles will be reflected in the monthly Card statement of account issued by the Bank to the Cardholder. The Cardholder hereby expressly covenants and undertakes with the Bank that it shall be the duty of the Cardholder to report to the Bank in writing and within such time period as may be specified by the Bank in the Agreement of any error, discrepancy or inaccuracy of any kind whatsoever indicated in the monthly Card statement of account, particularly in relation to the Retail Transactions relating to the Enrich Miles earned. In the event the Cardholder does not within the time period specified in the Cardholder Agreement notify the Bank in writing of any such error, discrepancy or inaccuracy then the Cardholder shall be deemed to have accepted the entry therein as correct and as final and conclusive evidence of the facts contained therein and the statement shall be considered as binding against the Cardholder and the Cardholder shall thereafter be precluded from making any claims against the Bank by alleging that the said statement contains any error, discrepancy or inaccuracy.
  
18. 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 jurisdiction of the Courts of Malaysia.
  
19. The Bank reserves the right upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the "Amendment") any of the terms and conditions herein, including but not limited to changing and/or withdrawing the Programme or changing the service provider from MAS to another similar service provider. Notification to Cardholders in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Cardholders last known address or by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the Amendment in one newspaper of the Bank's choice, or via the Bank's website or by other means of notification which the Bank may select and the Amendment shall be deemed as binding on the Cardholder as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification. The Cardholder agrees not to make any claim or demand for compensation against the Bank for any losses or damages suffered or incurred by the Cardholder as a result of the Amendment.

20. The Bank's decisions on all matters relating to the Programme, including the determination of the Enrich Miles are final and binding.
21. Preferential foreign currency exchange rates are available to Cardholders. Cardholders will be entitled to preferential foreign currency exchange rate purchases from Hong Leong Bank Bureau De Change upon presenting the Mach Signature Card at the point of purchase.
22. The Principal Cardholder and his/her Supplementary Cardholder(s) will be entitled to Complimentary travel accident up to a combined limit of RM1.5 million coverage per annum. The Cardholders will also be entitled to inconvenience insurance. The detailed coverage of the Cardholders' entitlement to the aforesaid insurance can be viewed at [www.machbyhongleongbank.com](http://www.machbyhongleongbank.com)
23. The FPP is applicable for retail purchases which have already been debited to the Cardholder's Card Account and/or recorded in the current statement forming part of the outstanding current balance due and has not passed its payment due date at the point of the FPP conversion.
24. The FPP is made available to Principal Cardholders, whose credit card accounts are in good standing (not in default) at the time of application.
25. The FPP does not apply to cash advance, installment amount payable under other programmes of the Bank such as Balance Transfer, Extended Payment Plan, Cash-on-Call and this FPP, Annual Fees, card forward balances and other charges by the Bank as provided in the Bank's credit card agreement with the Cardholder.
26. The Principal Cardholder is eligible for the FPP at 0% interest rate in respect of overseas transactions only, where the minimum amount eligible for FPP conversion is RM500 and the maximum amount is RM20,000 for a six (6) months tenure ("Zero Interest Plan"). The Zero Interest Plan may be varied by the Bank from time to time with prior notice at the Bank's sole and absolute discretion.
27. The monthly instalment amounts under the Zero Interest Plan shall be calculated based on the retail transaction amount divided by the tenure of instalments. Notwithstanding the aforementioned, the final instalment may be subject to further variation/adjustment due to administrative costs incurred in conversion of the overseas transactions in accordance with Clause 11 of the Agreement and the varied/adjusted final instalment amount will be reflected in the relevant credit card statement of the Cardholder.
28. The approval of the Cardholder's FPP application will be subject to:
  - a. the current standing of the Cardholder's credit card account;
  - b. the Cardholder's available installment credit limit at the point of conversion;
  - c. the credit card account is not in default at the time of FPP application; and
  - d. in any other case, at the Bank's sole and absolute discretion.
29. The Cardholder is required to call the Bank's Contact Centre at [03-7626 8899] to request for the FPP conversion within thirty (30) days from the transaction date or at least three (3) days before the statement due date.
30. Upon receipt of the FPP conversion application, the Bank will process the application within one (1) working day and successful FPP conversion will be reflected in the Cardholder's next credit card statement. The Bank reserves the right to reject the said application without giving any reason.

31. The Cardholder must pay the whole FPP Monthly Installment amount in addition to the 5% monthly minimum payment due on the rest of the credit card outstanding balance. In the event this payment is not received by the Bank in full on or before the payment due date as specified in the monthly card statement, the prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the FPP Monthly Installment plus the 5% minimum payment, in accordance with the terms and conditions of the Cardholders' Agreement.
32. The Cardholder shall forthwith settle all FPP outstanding balances including fee and interest if:
  - a. the Cardholder defaults in any of his/her obligations stated in this terms and conditions or under the Cardholders' Agreement;
  - b. the Cardholder defaults in the payment of the FPP Monthly Installment or any sums due;
  - c. the FPP is cancelled or terminated; or
  - d. the credit card account is in default for sixty (60) days, or is cancelled or terminated.
33. Otherwise, the prevailing finance charges shall be levied on the said FPP outstanding balances until full settlement.
34. These terms and conditions shall be read together with the Bank's Cardholders' Agreement Terms and Conditions, which regulates the provision of credit card facility by the Bank to the Cardholder. In the event of inconsistency of any of these terms and conditions and the Cardholders Agreement, these terms and conditions shall prevail to the extent they apply to the FPP Program.
35. The Bank reserves the right at any time with twenty-one (21) calendar days' prior notice to the Cardholder to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part by another program, withdraw this FPP Program or terminate the Cardholder's FPP altogether.
36. For the avoidance of doubt, retail purchases which have been converted to the FPP program shall not be entitled to earn Enrich Miles under the Programme.
37. The Bank shall not be responsible for and disclaims all liability to any actions, claims, loss, damages, costs, charges and expenses, which a Cardholder may suffer, sustain or incur by his/her participation in this FPP program.
38. 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.

## **TERMS AND CONDITIONS GOVERNING THE MACH SIGNATURE CREDIT CARD PLAZA PREMIUM LOUNGE PROGRAMME**

The terms and conditions below are to be read together with the Hong Leong Bank Cardholder's Agreement Terms and Conditions and the Hong Leong Bank ("the Bank") Mach Signature Credit Card ("Card") Terms and Conditions (referred to collectively as "the Card Terms and Conditions"). Capitalised terms used herein shall bear the same meaning as used in the Card Terms and Conditions unless expressly provided otherwise.

### **Eligibility**

1. Each Principal Cardholder shall be entitled to special rates for access ("Access Rates") when the Principal Cardholder visits any of the participating airport lounges in Malaysia and Singapore

("Plaza Premium Lounges") managed by Plaza Premium Lounge Malaysia Sdn Bhd ("Plaza Premium") under the Plaza Premium programme ("Visits"). The Access Rates are made available at the Bank's website at [www.machbyhongleongbank.com](http://www.machbyhongleongbank.com).

2. During the first year of membership, each New Principal Cardholder is entitled to enjoy up to a maximum number of two (2) Visits to any of the Plaza Premium Lounges whereby the Access Rates will be waived.
3. Thereafter, if the Principal Cardholders meet the following criteria as stated in the table below, the Access Rates will be waived up to the maximum number of visits on an annual basis as stated below:

Minimum Cumulative Retail Transactions in preceding year*	Maximum Number of Visits annually
RM50,000	Two (2)

\* For the purposes of determining the Cumulative Retail Transactions in the preceding year:

- a. The preceding year shall refer to the twelve (12) calendar months prior to the Card anniversary date;
  - b. "Retail Transactions" for the purpose of these terms and conditions, shall mean the purchase of any goods or services locally or overseas which have been effected with or charged to the Card but shall exclude:
    - i. Hong Leong Bank Balance Transfer
    - ii. Cash advance/withdrawal/quasi-cash
    - iii. Card Protection Plan
    - iv. Hong Leong Bank Cash-On-Call/Call-For-Cash
    - v. Refunded, disputed, unauthorized or fraudulent Retail Transactions
    - vi. Interest payments, late payment fees, charges for cash withdrawals, Government Tax (if applicable) and any other form of service or miscellaneous fees, or such other Card transaction(s) as determined by the Bank from time to time.
  - c. The Cumulative Retail Transactions made by both the Principal and Supplementary cardholders (collectively referred to herein as "Cardholders") of the Card shall be consolidated for the purposes of determining the entitlement of the Principal Cardholder to the Visits.
  - d. Any late submission of any purchase made during the twelfth (12th) month of the preceding year by any merchant for whatever reason which results in such transaction not being posted to the Cardholder's Card Account and the Minimum Cumulative Retail Transaction not being met shall not be taken into account.
4. Principal Cardholders will not be entitled to a waiver of the Access Rates for Visits in a particular year if they have not met the Minimum Cumulative Retail Transactions set out in Clause 3 for the preceding year. However, this will not prejudice the Principal Cardholder's entitlement to a waiver of the Access Rates for Visits in a subsequent year if the Minimum Cumulative Retail Transactions are met.
  5. In order to gain access to the Plaza Premium Lounges, Cardholders are required to present their valid Card and complete the relevant acknowledgement form or such form as may be prescribed by Plaza Premium as a record of the Cardholder's visit.



6. The Visits are applicable to Plaza Premium Lounges available in Malaysia and in Singapore. The directory of participating lounges is posted on the Bank's website at [www.hlb.com.my](http://www.hlb.com.my)
7. The waiver of the Access Rates in accordance with the provisions herein is personal to the Principal Cardholders only. Supplementary Cardholders and guest(s) of the Cardholders shall be subject to guest charges in accordance with such fees as stipulated by Plaza Premium and as may be amended from time to time.

#### **General**

8. The Principal Cardholder hereby authorizes the Bank to disclose the Principal Cardholder's personal data, which shall include the Principal Cardholder's name, Card number, Card status and Card expiry date to Plaza Premium to enable the Principal Cardholder to enjoy the Visits.
9. The Bank makes no representation or warranties with respect to the Plaza Premium Lounges and/or the services and facilities provided by Plaza Premium ("Lounge Facilities and Services"), and in particular, makes no warranties with respect to the quality of the Plaza Premium Lounges and the Lounge Facilities and Services or their suitability for any purpose nor shall the Bank be liable to the Cardholders and/or Cardholders' guest(s) for any acts or omissions of Plaza Premium in relation to the Plaza Premium Lounges and/or Lounge Facilities and Services.
10. The Credit Card account(s) of the Cardholders MUST be valid/active, in good standing, MUST NOT be in delinquent status and MUST NOT be in breach of any of these terms and conditions and the Card Terms and Conditions at the point of the Principal Cardholder enjoying the Visits.
11. By using the Visits, the Principal Cardholder acknowledges that he/she has read, understood and agreed to be bound by these terms and conditions and any decision of the Bank in relation to the Plaza Premium Lounges shall be final and binding on all Cardholders and no further correspondence and/or appeal to dispute such decisions will be entertained.
12. The Bank cannot be held liable or responsible for any disputes that may occur between the Cardholders and/or the Cardholder' guest(s) as the case may be, and the operator of the Plaza Premium Lounge, Plaza Premium, and/or operators of lounges participating in the Plaza Premium programme, nor for any loss or damage arising or incurred howsoever and whatsoever by the Cardholders and/or Cardholders' guest(s) relating to any lounge visit.
13. The use of the Plaza Premium Lounges and the Lounges Facilities and Services shall be subject to the terms and conditions as set out by Plaza Premium. The terms and conditions for the use of the Plaza Premium Lounges are subject to change by Plaza Premium and such changes will be posted on Plaza Premium's website at [www.plaza-ppl.com](http://www.plaza-ppl.com)
14. Neither the Cardholder nor the Cardholders' guest(s) shall communicate directly with the operator of any lounges participating in the Plaza Premium programme on any matters concerning the airport executive lounge access program provided under the Plaza Premium programme. All queries, complaints, requests for assistance and anything else pertaining to the Plaza Premium Lounges and/or the Lounge Facilities and Services are to be taken up with the administrative staff of Plaza Premium only and those staff shall be responsible for resolving the matter and replying to the enquirer within a reasonable time of being contacted. The administrative staff of Plaza Premium can be contacted via email at [Malaysia@plaza-network.com](mailto:Malaysia@plaza-network.com) or telephone at +603 8787 2323.

15. The Cardholders and/or the Cardholders' guest(s) shall not hold the Bank or Plaza Premium liable for (i) any direct or indirect loss arising in the event of any airport lounge closing or ceasing to participate in the Plaza Premium programme at any time; and/or (ii) any loss or injury suffered by Cardholders and/or Cardholders' guest(s) whilst inside any of the lounges participating in the Plaza Premium programme at any time.
16. The Principal Cardholder will cease to enjoy the Visits if the Bank cancels or does not renew the Principal Cardholder's Card and/or the Plaza Premium programme. The Cardholders are liable for the cost of all lounge visits made by the Cardholders and any Cardholder's guest(s) after the cancellation or expiration of the Card and/r Plaza Premium programme.
17. The Bank is not obliged and shall not be responsible or liable to ensure the accuracy of information given in any Directory, document, design or drawing or other communication supplied by Plaza Premium.
18. In no event shall the Bank be liable for any loss or damage suffered by the Cardholders, Cardholders' guest(s) or any party (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Plaza Premium programme, even if the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
19. The Cardholder shall indemnify and hold the Bank harmless against any and all actions, claims, losses, costs (including reasonable legal fees), damages and expenses arising out of the Cardholders' or Cardholders' guests' breach, contravention and/or non-adherence to the Conditions of Use as set out by Plaza Premium and these terms and conditions.
20. The Bank reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise) (the "Amendment") and of the terms and conditions herein, including changing or withdrawing the Plaza Premium programme in its entirety. Notification to the Cardholders in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communications, namely by ordinary mail to the Cardholders' last known address or by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the Amendment in one (1) newspaper of the Bank's choice, or via the Bank's website at [www.hlb.com.my](http://www.hlb.com.my) or by other means of notification which the Bank may select and the Amendment shall be deemed as binding on the Cardholders as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.
21. If there is any inconsistency, conflict, ambiguity or discrepancy between the Card Terms and Conditions and these terms and conditions, these terms and conditions shall prevail to the extent of such inconsistency, conflict, ambiguity or discrepancy.