

HONG LEONG ESSENTIAL CREDIT CARD TERMS & CONDITIONS

Last updated on 14 February 2022

The terms and conditions below are to be read together with the Hong Leong Bank Berhad's ("HLB") Cardholder 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 the terms of the Hong Leong Essential Credit Card ("**Essential Card T&Cs**"), the terms of the Essential Card T&Cs shall prevail in so far as they apply on the Essential Card.

1. Cash Back

The Hong Leong Essential Card ("**Essential Card**") earns up to 1% Cashback on all valid Retail Transactions (as defined below).

(i) Cashback:

- 0.4% Cashback for all Insurance transactions
- For Retail Transactions
 - Tier 1 – 0.4% Cashback for first Ringgit Malaysia Seven Thousand (RM7,000) spend
 - Tier 2 – 1% Cashback for subsequent spend

(ii) The total Cashback entitled by the Cardholder is capped at Ringgit Malaysia Three Hundred (RM300) monthly.

(iii) Retail Transactions means the purchase of any goods or services locally or overseas which have been effected with or charged to the Essential Card but shall EXCLUDE all Government, JomPAY and/or FPX bill payment related transactions, Cash Advances, Quasi Cash (betting and gaming related transactions), Quick Cash, Quick Cash One-Time Fee, Flexi Payment Plan, Balance Transfers, Finance Charges, Late Charges and Annual Fee Payment.

(iv) The Cashback shall be credited to and be reflected in the Cardholder's monthly statement on each billing cycle/statement date.

(v) The Cashback will be calculated at the end of each billing cycle/statement. The cumulated Cashback shall be credited to the Cardholder's monthly Statement. The Cashback credits may or will be utilized towards any outstanding balance due on the Card Account. For the avoidance of doubt, any Cashback due to the Cardholder will be posted in the Card Account and reflected in the Cardholder's Statement for the particular month. In the event the Cashback due to the Cardholder is on the date of the Cardholder's Statement, the Cashback will only be reflected in the Cardholder's Statement in the following month. In the event the Cardholder's Statement is on day thirty-one (31) of the month, the Cashback will only be reflected in the Cardholder's Statement once every two (2) months.

(vi) HLB reserves its rights from time to time, with prior notice, to revise the Cashback percentage at its discretion.

2. Reward Points

No Reward Points on the Essential Card.

3. Special Note

The Essential Card does not come automatically with a free insurance plan.

4. Product Features Variation

HLB shall be entitled to, and from time to time, amend, vary or alter any of the product features for the Essential Card or withdraw the Essential Card at any time, with prior notice to the Cardholder and such amendments shall be effective on such date that HLB may elect to adopt. Subsequently, HLB may mail directly to the Cardholder or notify in the mass media or posting up a notice in HLB's banking hall or HLB's

website at www.hlb.com.my or any method which HLB deems practical for such additions, modifications or amendments of the product features.

5. In addition to the terms stipulated above, the Cardholder agrees that the general terms and conditions in the Cardholder Agreement shall be read together with these terms and conditions as an entire agreement. Any discrepancies between these terms and conditions with the general terms and conditions contained in the Cardholder Agreement, the specific terms above shall prevail.

6. 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 this Essential Card 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.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.