

4 JANUARY 2016

## Revision to Hong Leong Essential Credit Card Rebate Features

Please refer below for details of the revisions.

Card Product	New Cash Bank Features	Unchanged Features	Effective Date
Essential (VISA)	<ul style="list-style-type: none"> <li>0.6% unlimited cash back on insurance transactions</li> <li>Other retail transactions                             <ul style="list-style-type: none"> <li>0.6% cash back on first RM5,000 spend (tier 1)</li> <li>1% unlimited cash back on subsequent spend (tier 2)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>2% cash advance fee (subject to 6% GST)</li> <li>10.8% cash advance interest</li> <li>Annual fee waiver with 12 swipes per annum</li> <li>Cash Back is not applicable to transactions made at petrol stations</li> </ul>	1 <sup>st</sup> Feb 2016

### FAQ:

**Q1 : If my statement date is every 15<sup>th</sup> of the month, how will the cash back be calculated?**

A1 : Example your statement date is on 15<sup>th</sup> February 2016, the cash rebate will be calculated by posted transaction from 15<sup>th</sup> January 2016 – 31<sup>st</sup> January 2016 using the old feature and 1<sup>st</sup> February 2016 – 14<sup>th</sup> February 2016 using the new feature.

**Q2 : Is the min retail spend of RM100 still applicable?**

A2 : There will be no min retail spend under this new feature.

**Q3 : Is the cash back rounding to nearest ringgit still applicable?**

A3 : The cash back will be truncated to 2 decimals, i.e.RM1.567 will be RM1.56.