

Terms and Conditions Governing the GSC-Hong Leong Bank Credit Card ["T&C"]

By accepting the Co-Branded Card, Cardholder agrees to be bound by the terms and conditions as set out in these T&C, and all the terms and conditions of the Hong Leong Bank Group Terms and Conditions Governing the Use of Credit Card.

1. Definition: In this terms and conditions, unless the context otherwise requires or unless expressly stated herein to the contrary, the following expressions shall have the following meanings:-
 - a. **"Bank"** means Hong Leong Bank Berhad;
 - b. **"Cardholder"** means the individual named on the Co-Branded Card, whether Principal or Supplementary Cardholder, unless stated otherwise;
 - c. **"VISA"** means Visa International Services Association, an association incorporated in the State of Delaware, United States of America with its registered office at city of Wilmington, State of Delaware, United States of America of which the Bank is a member institution and includes its successors-in-title and assigns.
 - d. **" Co-Branded Card "** means the credit card issued by Hong Leong Bank with GSC's logo imprinted thereon and/or any other name, logo and/or trademark as may be determined by Hong Leong Bank from time to time, unless stated otherwise.
 - e. **" GSC "** means Golden Screen Cinema managed and operated under the name of Golden Screen Cinemas Sdn Bhd.
 - f. **" Exclusive Movie Privileges "** means up to 10% discount which the Cardholder is entitled to get on normal GSC movie ticket purchases as determined by Hong Leong Bank.
 - g. **" Priority Ticketing Lane "** means the privileges under the Co-Branded Card of which the Cardholder can purchase the GSC movie tickets faster and hassle free.
 - h. **"Refreshment Offers"** means 10% discounts which the Cardholder is entitled to get for every concessionaries purchases for the first 3 months and 5% discounts subsequently after as determined by Hong Leong Bank.
 - i. **"Dining Privileges"** means up to 15% discounts which the Cardholder is entitled to get when dining-in at GSC's food and beverages outlets, payable with the Co-Branded Card as determined by Hong Leong Bank.
 - j. **"RM"** means Ringgit Malaysia, the legal currency in Malaysia.
 - k. **"Bonus Value"** means the privilege awarded to the Principal new Co-Branded Cardholder in respect to their card type. Gold Cardholders will be entitled to RM60 and Platinum Cardholders will be entitled to RM100 worth of Bonus Value.
2. The Co-Branded Card can only be utilized for purchases for personal consumption of a natural person only and cannot be used for business or commercial purchases. Hong Leong Bank reserves the right to terminate with immediate effect any Co-Branded Cards utilised for business or commercial purchases which is deemed by Hong Leong Bank to have been made for business or commercial purchases.
3. Cardholders shall be eligible to enjoy up to 10% discount on normal ticket purchases with the Co-Branded Card at all GSC cinema Box Office Counter and internet purchase subject to such variations as may be made at the sole discretion of Hong Leong Bank and GSC by giving a prior notice. Illustrations:

Cost Per Ticket	Discount Entitlement
Below RM 10	RM 0.50 per ticket
RM10 and above	RM 1 per ticket
RM 20 and above	RM 2 per ticket
RM 40 and above	RM 4 per ticket
RM 50 and above	RM 5 per ticket
RM 60 and above	RM 6 per ticket

Only applicable for normal adult tickets. Not applicable for Wednesday pricing, Student, Handicapped, Senior Citizen, Children and discounted Film Festival tickets.

4. Cardholders shall be eligible to purchase GSC movie tickets faster and hassle free through the Co-Branded Card Priority Ticketing Lane. Priority Ticketing Lane is sharing with E-reservation and Gold Class lane.

Available at selected GSC outlets only.

5. Cardholders shall be eligible to enjoy 10% discounts for the first 3 months upon approval date to purchase any refreshments via the concessionaries counters with the Co-Branded Card. Subsequently, Cardholders get 5% discounts on every purchase at concessionaries Counters subject to such variations as may be made at the sole discretion of Hong Leong Bank and GSC by giving a prior notice.

Only applicable for non-promotional items.

6. Cardholders shall be eligible to enjoy up to 15% discounts when dining in at any GSC's Food & Beverage outlets with the Co-Branded Card.

Not applicable for promotional item and catering. Applicable for dine in only at Glitters Café, Paradiso, Café Caro & Dessert Bar

7. New-to-bank, Principal Cardholder shall be entitled to RM60 worth of Bonus Value and Platinum Cardholders will be entitled to RM100. Cardholder shall use the Bonus Value to pay off up to 50% of total GSC ticket purchase.

Illustration of a Platinum Cardholder with RM100 Bonus Value:

Transaction #	1	2
B/F Balance BV	RM100	RM46
Ticket(s) Purchased	2 x Gold Classic Tickets	10 x Normal Tickets
Cost per Ticket	RM60 / ticket	RM12 / ticket
Total Cost	RM120	RM120
1st Discount (up to 10%)	RM6 / ticket	RM1 / ticket
Payable Amount	RM108	RM110
2nd Discount (BV)	RM54	RM46
New Payable Amount	RM54	RM64
C/F Balance BV	RM46	RM0

(**BV** =Bonus Value, **Trans** =Transaction, **B/F** =Brought Forward, **Amt** =Amount, **C/F** =Carried Forward, **Bal** =Balance, **Disc** =Discount).

Note: Only applicable to new Principal GSC – Hong Leong Bank Credit Cardholders. Bonus Value is valid for a period of 6 months from card approval date.

How to check your Bonus Value balances?

1. SMS: message: *gsc bvbal* <16 digit Hong Leong Credit Card number> and send to 36600

* Each SMS is subject to prevailing SMS charges levied by your respective telecommunication service providers

2. Website: Log in to www.gsc.com.my with your GSC member ID

3. Ticket Purchase: A ticket print out on Bonus Value balances every time you purchase your movie tickets with GSC-Hong Leong Credit Card

8. Upon the redemption and deduction of the Bonus Value from the Co-Branded Card account, the Bonus Value shall extinguish and cannot be reinstated in any circumstances whatsoever. Hong Leong Bank's record shall be conclusive evidence of the amount of Bonus Value in the Cardholder's account at all times.
9. Unredeemed Bonus Value will be accumulated and carried forward into the next month's statement. However, any unredeemed Bonus Value shall immediately be void or forfeited upon the occurrence of any of the following events, and no refund, extension or compensation whatsoever will be given by Hong Leong Bank:-
 - a. cancellation of the Co-Branded Card for whatever reason;
 - b. the Co-Branded Card account becomes delinquent;
 - c. the Bonus Value Programme is terminated for whatever reason;
 - d. there is fraudulent or unauthorised use of the Co-Branded Card, as determined by Hong Leong Bank;
 - e. expiry of the Bonus Value which will occur six (6) months from card approval date or on such other expiry date as may be determined by Hong Leong Bank from time to time.
10. Hong Leong Bank shall not be responsible for any unauthorized redemption or any other transactions involving the Bonus Value, Exclusive Movie Privileges, Refreshment Offers and Dining Privileges howsoever arising at any GSC cinema.
11. The Bonus Value is not for sale and it is not transferable to any third party and not exchangeable for cash, credit or kind, in part or in full.
12. Hong Leong Bank reserves the right to deduct or cancel any Bonus Value, Exclusive Movie Privileges, Refreshment Offers and Dining Privileges from any Co-Branded Card account by giving a prior notice.
13. Hong Leong Bank's decision on all matters relating to the Co-Branded Card shall be final and binding on all Cardholders, and no appeal shall be entertained by Hong Leong Bank.
14. All the terms and conditions of the Hong Leong Bank Group Terms and Conditions Governing The Use of Credit Card shall, whether repeated herein or not, be deemed incorporated in these T&C. In the event of any conflict or discrepancy between the terms and conditions of the Hong Leong Bank Group Terms and

Conditions Governing The Use of Credit Cards and the terms and conditions set out herein, the terms and conditions set out herein shall prevail.

15. Hong Leong Banks shall have the right at its sole and absolute discretion to :-
- a. vary, delete or add to the benefits or rewards of the Co-Branded Card as stipulated in these T&C from time to time by giving a prior notice., including but not limited to Bonus Value, discounts given for the Exclusive Movie Privileges, Refreshment Offers and Dining Privileges; or
 - b. vary, delete or add to any of these T&C from time to time by giving a prior notice.; or
 - c. vary, cancel, suspend or terminate the Co-Branded Card features and benefits from time to time by giving a prior notice.;

And any such variation, deletion, addition, cancellation, suspension or termination by Hong Leong Bank may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any Hong Leong Bank's branch or its website or by incorporating the notice into Hong Leong Bank's billing statement sent to the Cardholders periodically, or such other manner as deemed suitable by Hong Leong Bank. Such notice shall take effect from the date set out in the notice and if no date is stated, will take effect from the date of the notice.

Hong Leong Bank shall not be held liable for any claim or compensation for any and all losses and damages suffered or incurred by the Cardholder as a direct or indirect result of any such variation, deletion, addition, cancellation, suspension or termination by Hong Leong Bank. The Cardholders agree that their continued usage of the Co-Branded Card shall constitute their agreement to such variation, deletion, addition, cancellation, suspension and/or termination.

16. To the fullest extent permitted by law, in no event will Hong Leong Bank or any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Hong Leong Bank may engage for purposes of the Bonus Value), be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Co-Branded Card even if Hong Leong Bank has been advised of the possibility of such losses or damages in advance, and all such losses and damages are expressly excluded.
17. Hong Leong Bank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of Hong Leong Bank.
18. To the fullest extent permitted by law, Hong Leong Bank gives no representation or warranty with respect to the Bonus Value or promotion or preferential treatment provided under the Co-Branded Card.
19. These T&C shall be deemed to be a contract made under the laws of Malaysia and shall for all purposes be governed by and construed in accordance with the laws of Malaysia and the Cardholder hereby agrees to submit to the non-exclusive jurisdiction of the Courts of Malaysia or the courts of such other competent jurisdiction as Hong Leong Bank may in its sole discretion direct.